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THE UNITED FARMERS OF ALBERTA
ALBERTA CO-OPERATIVE MARKETING POOLS

Vol. V.

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No. 29

Two Classes of People Who Are Disturbed by Operations of the Wheat Pool---What the Grain Trade Says; What Importers Know

Grain Trade Assumes New Role in Paternalistic Concern for the Farmers in the Pool, and Spends Money Lavishly in "Disinterested" Propaganda—Importers of Canadian Wheat Complain That the Pool Has Held Prices Up, and Despair of Finding a Way to Smash Them

Two classes of people seem to be considerably disturbed over the operations of the Pool. One class is here with us in the Province of Alberta in the form of the Grain Trade, and their particular worry at the present time seems to be that in their opinion the Pool obtained less than the average Fort William price for the wheat that was sold through the Pool last year. The question to analyze is, whether their annoyance is caused by the fact that in their opinion the farmer received less through the Pool than he would have through non-Pool channels. Judging from past performances over a period of years, one could never accuse the Grain Trade of adopting such a paternalistic attitude towards the farmers. Naturally, we must look for some other cause which has stimulated the Grain Trade to action and made them dig down in their pockets for the money to send out thousands of circulars to their country agents with the idea that the information should be broadcast to the farmers, and that in the broadcasting of this information the Pool would be discredited.

GRAIN TRADE'S DISLIKE A NATURAL ONE

The only conclusion we can come to is, the Grain Trade are not very fond of the Pool, and if they are not very fond of the Pool there must be a reason. The Pool must be reducing the profits that the Grain Trade has in the past been earning, and if the Pool have been reducing these profits the natural conclusion any one would come to is that the Pool are obtaining some of the profits the Grain Trade had obtained in the past.

VERY DIFFERENT STORY FROM BUYERS

The other class who seem to be disturbed about the operations of the Pool are the buyers, and their complaint is that the Pool are asking too much for Canadian wheat. Surely the buyers and the Grain Trade both cannot be correct, and the natural assumption is that the Grain Trade is wrong. A fair standard of comparison would be for the farmers of this

The Millers' Complaint

WHAT THE GRAIN TRADE SAYS

In one of the numerous circulars recently issued in the course of its campaign against the Wheat Pool, the North West Grain Dealers' Association declares:

"But the Pool did not even maintain prices, much less increase them. It allowed them to drop 21 cents per bushel. Either the Pool has influence on prices or it has not. If it has any such power, then it must accept responsibility for the decline."

AND WHAT THE IMPORTERS ARE FINDING

As against the North West Grain Dealers' Association, which is suddenly displaying, at great expense to itself, a paternalistic concern for the farmers, here is the experience of the buyers of Canadian wheat, as expressed in a dispatch in the Northwestern Miller of Minneapolis (Nov. 3rd issue):

SCOTCH IMPORTERS CONDEMN POOL

Glasgow, Scotland, Oct. 11.—Flour importers in this market complain that the Canadian Wheat Pool is making things more difficult every day. It is said to be holding stiffly, and in the flour importers' opinion the Pool is doing a lot of harm to Canadian millers, because no one is prepared to buy from them other than from hand to mouth.

"Nothing will cure the market," said a Glasgow importer recently, "except a good smash from Argentina."

It is apparently to avoid such a smash that the Canadian Pool is having pourparlers with the grain growers of Australia and Argentina.

Province to refer to the price of wheat received in the non-Pool years, other than the war years. The farmers had a fair opportunity of testing out the Grain Exchange open market system of selling, because the fact remains they had no other way of selling their wheat except through the Grain Exchange.

World conditions have not altered to any considerable extent as far as production of wheat is concerned; in fact, Canada now markets probably twice as much wheat as it did in the pre-war years. It is all right to talk about hypothetical average prices; how the Grain Trade arrived at an average price of \$1.51 is a mystery to us, and probably a mystery to the author of the propaganda. The chances are they have been figuring on the number of market days in a year, which we believe even the Grain Trade will admit is hardly a fair criterion of what is meant by average prices. We would like to go into this matter a little further if the Grain Trade would explain to us just how their average spreads were

arrived at. This would be an interesting thing to know.

LET THE TRADE DISPROVE THIS

If the Grain Trade are going to talk about hypothetical spreads we should like to talk about something else hypothetical, which we believe is much more correct than their hypothesis. We have not any hesitancy in saying that if it were not for the operations of the Pool, Winnipeg October wheat would have sold for \$1.00 a bushel basis Fort William. If the Grain Trade have any figures to disprove this statement we would like very much to see them.

HOW THE VANCOUVER PROVINCE SEES IT

The following editorial in the Vancouver Daily Province, October 16th, should be interesting to our Pool members:

"Gradually the magnitude of the Western Wheat Pool is being borne in on the Canadian people. The casual manner in which cheques aggregating nearly \$9,000,000

(Continued on page 19)

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A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	A
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D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	A	B	C
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R	S	T	U	V	W	X	Y	Z	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
S	T	U	V	W	X	Y	Z	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
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Y	Z	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
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*MYB TRMMR RA QFOFZRS TXUUN XN
NFMXNAFDMXRS RO TRSBH OBALSCBC*

Follow these directions to solve the message:

- (1) MYB in the secret message stands for THE.
- (2) Take first letter of secret message. This is M. Find it in top line of chart above. Move straight down to F. Now from F move to extreme left of chart. The letter there is T. This is the letter you are looking for. Now take Y. Find it in the top line of chart. Move straight down to F. Then to extreme left. The letter there is H. This is the second letter you are looking for.
- (3) In the same way find out what each letter stands for, each time going straight down to F and then to extreme left.

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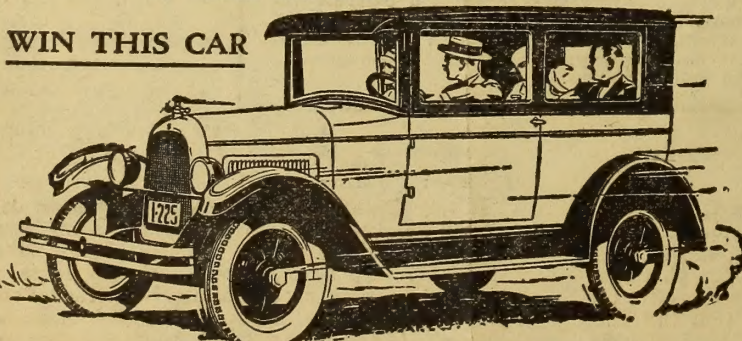
Send your answer to-day. As soon as the judges have examined your entry we shall notify you how many points they have awarded you. We shall then ask you to show a few Paragon Products to your friends and neighbours. That is all you will need to do to qualify your entry and make you eligible for the highest prizes. For any further efforts you may make to introduce Paragon Products we shall pay you extra. Send your entry to-day. Do not lose this opportunity.

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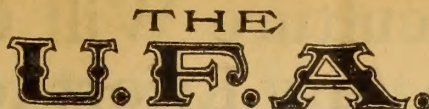
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Editor
W. NORMAN SMITH

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EDITORIAL

ANNUAL CONVENTION IN EDMONTON,
JANUARY 18 TO 21

The Annual Convention of the U. F. A. will be held in the First Presbyterian church, Edmonton, on January 18th, 19th, 20th and 21st, 1927. This arrangement was made at a meeting of the Central Executive in Calgary on October 29th.

The Executive received a letter from the Edmonton Board of Trade, offering to supply the Convention building free of charge. A reply expressing the appreciation of the Association has been forwarded to the Board.

TRYING TO SHIFT THE BURDEN ON TO THE
GENERAL PUBLIC

With the support of influential newspapers, a raging, tearing propaganda has been launched throughout the Dominion to secure the abolition or reduction of the income tax. Baldly stated, the proposal is that a heavy share of the taxation now borne by the owners of the largest incomes shall be transferred to the shoulders of the masses of the people of Canada. Unless the general body of citizens are totally blind to their own interests, this brazen and outrageous propaganda is doomed to failure.

The income tax is the fairest of all taxes now levied in Canada. It is based upon the sound principle, recognized by the classic economists, and challenged only by certain privileged classes with axes to grind, that contributions to the public exchequer should be proportionate to the ability of the citizen to bear them. The larger the citizen's income, the greater should be the proportion paid into the public purse. Such taxes as the tariff and the sales tax cannot be levied in accordance with this principle. But if the income tax be reduced, the revenue thus lost must be provided from some other source. The revenue must be found, if not in an equitable way, then in an inequitable one.

The payers of heavy income tax who are responsible for this agitation urge the Canadian people to follow the example of the United States, where a millionaire Secretary of the Treasury recently brought about income tax reductions which will effect immense savings to citizens in a similarly fortunate position to his own, but to men of small incomes, they

are proportionately much less, and there are none at all when indirect taxes which should have been removed are set off against them. In this matter we prefer the example of Great Britain, where steeply graduated income taxes and super-taxes provide a very large share of the national revenue.

The interests which demand abolition or reduction of the income tax are the same interests which are insisting on the necessity for a vigorous campaign to attract settlers to Canada, by extensive advertising. But the new settlers who can do most to build up our national production are not likely to be heavy income tax payers. They are much more likely to be handicapped by the taxes on the machinery of production and the necessities of life, than by income taxes.

The answer of Parliament to the present propaganda should be the adoption of a steeply graduated income tax on the British model, and the steady reduction of indirect taxation. The only downward adjustments of income tax that are worthy of consideration are the exemptions in respect to children.

* * *

MR. DAVIDSON'S EDITORSHIP

Since W. M. Davidson founded the Calgary Albertan as a daily newspaper nearly twenty-five years ago, he has been an outstanding figure in Canadian journalism. His retirement from the editorship and disposal of his interest in the paper were announced on November 1st.

Almost the last of the editor-proprietors in Canada, Mr. Davidson through his newspaper has done much to mould the form of our Western community. He has brought a strong personality and high cultural gifts to bear upon the tasks of a pioneer country, and has left his impress upon its institutions. Mr. Davidson and the Albertan (the two were one and the same) fought with vigor for public ownership in the days when this was a pioneer field, and he has consistently pursued a similar policy since. In the fight for this and other progressive policies, he has displayed a fine courage. In Calgary, especially, the influence of the Albertan upon the development of a growing community has been very great. He holds the opinion that the editorial policy of a newspaper should not be influenced by considerations of the business office, and as his views have been considered in some respects very advanced, there have been times when the carrying of this theory into practice entailed considerable sacrifice.

Upon a number of matters during recent years, "The U. F. A." has had reason to differ profoundly with certain policies pursued by the Albertan, and equally would differ in similar circumstances again. Under Mr. Davidson's editorship, however, the Albertan has carried on many courageous fights for popular causes, when purely business considerations would have dictated an opposite course. A man of wide experience and unusual gifts, Mr. Davidson has always displayed a singular independence of spirit, and the public has realized that a personality, and no hidden influence, was behind the expression of editorial opinion.

Newspapermen who have worked on the staff of the Albertan have a high admiration of his skill and tremendous capacity for work, and the present writer feels it a great honor to have been among the number.

Mr. Davidson's retirement from the editorship of the Albertan will be much regretted. His retirement, however, will give him many opportunities for writing of a character which cannot readily be undertaken by an editor continuously in harness.

The people of Alberta will wish him unfailing happiness in the perhaps less strenuous life upon which he will now enter.

Council of Agriculture Will Offer Vigorous Opposition to Any Effort to Abolish or Further Reduce the Income Tax

Reductions in Taxation Should Apply to Indirect Taxes Which Impose Unfair Burden on the Masses of the People—Council Asks Important Changes in Long-Term Loan Legislation—Will Seek Further Tariff Reduction—Seeks Appointment of Representative of Agriculture on Railway Commission

By JOHN W. WARD, Secretary

Banking Reform, the Tariff Advisory Board, the Income Tax, the Canada Grain Act, Immigration, and Freight Rates were among the subjects discussed at a meeting of the Canadian Council of Agriculture held at Winnipeg, November 2-5.

The question of Banking Reform came before the Council in a memorandum prepared by the Research Department for the information of a special committee appointed at the last meeting of the Council to study the question of Banking and Currency. The report suggested the establishment of a National Bank of Issue and Re-discount and that provision be made for the chartering of local banks with a much smaller capital than that required under the present Bank Act. The Council, without coming to any definite decision on the merits of the recommendations, was of opinion that the report was well worthy of consideration by the farmers' organizations and authorized its publication through the farm press.

WANT IMPROVEMENTS IN LONG TERM LOAN BILL

An examination of the Long Term Farm Loan Bill which was passed by both Houses of Parliament at the last session but did not become law owing to the sudden dissolution of Parliament, showed that this measure did not comply in many important respects with the recommendations made at the last meeting of the Council. It was felt that the present bill was entirely unsatisfactory and the following resolution was adopted:

"Resolved, that the Council reaffirms the position on long-term mortgage loan legislation adopted at the annual meeting on February 23, 1926, as follows:

"Whereas, the Dominion Government has expressed in the speech from the throne its intention to introduce, during the present session of Parliament, legislation providing for the establishment of a system of long-term loans to farmers.

"And whereas, the Canadian Council of Agriculture believes that the ultimate solution of the problem of rural credit will be found in the development of co-operative credit societies controlled and operated by the farmers themselves, but also recognizes that conditions in many parts of Canada are not yet favorable for the development of such societies on a large scale.

"And whereas, the extension of long-term farm mortgage loans at the lowest possible rate of interest and repayable on the amortization plan is an urgent need.

"Therefore be it resolved, that the Council recommend the incorporation in the proposed legislation of the following provisions:

"1. The funds loaned to be raised by the sale of bonds secured by first mortgages on the lands of all the borrowers

within any Province electing to avail itself of the scheme, the bonds to be guaranteed by the Dominion Government and each Provincial Government to guarantee repayment to the Dominion of all funds employed within its Province.

"2. Each Province coming into the system to establish a Farm Loans Board to make loans to individual farmers within that Province in such manner as to secure freedom from political influence and to make the system completely self-supporting.

"3. Loans not to exceed 50 per cent. of the appraised value of the lands mortgaged and to be applied only to the purchase of lands, equipment and stock, the provision of permanent improvements or the retirement of existing mortgages.

"4. Provision to be made for the establishment in any locality of farm loan associations of ten or more farmers desiring to receive loans under the conditions prescribed, such associations to administer their own affairs under the supervision of the Provincial Farm Loans Board and their members to be jointly liable for 10 per cent. of the individual obligations incurred.

"The Council believes that this system of co-operative effort, with joint liability, though slow in growth, will produce the highest type of security and the lowest administrative expense, thus providing long-term farm credit at the absolute minimum of cost.

"5. The rate of interest of loans not to exceed one per cent. more than that paid on the bonds sold and in addition the loan to be amortized over a period of not less than thirty years, with permission to repay in whole, or in part, at any time after three years without notice or bonus.

"6. That the term of Farm Loan Bonds be not less than thirty years and that they be not exempt from taxation.

"And further, that the Council regards the bill introduced at the last session of Parliament and amended by the Senate, the House of Commons concurring in the Senate's amendment, as being in no sense a solution of the problem and therefore unacceptable to the Council."

FIGHT FOR FURTHER TARIFF REDUCTION

A report on the work of the Tariff Advisory Board and the action already taken in opposition to proposed tariff increases was made by the Research Department and the Council determined to take the most effective action possible to combat protection and secure a lowering of the tariff both by appointing a representative to appear before the Tariff Board and by arousing public opinion on the question. The Council's attitude on the tariff was further expressed in the following resolution:

"That the Canadian Council of Agriculture, while commending the Government on the reductions in the tariff made in the budget of 1926, again insists upon the necessity of making further reductions in the tariff, particularly in the duties upon food, clothing, and other necessities of life and also upon commodities directly or indirectly affecting

the cost of production in agriculture and other industries.

"The Council further expresses its emphatic opposition to any increase in the present scale of duties on steel or any other basic materials used in manufacture since such increases must raise the costs of agricultural implements and operate to place at a serious disadvantage many Canadian manufacturers dependent on such materials and will be the basis for requests for increases in the import duties on their products."

OPPOSE ANY REDUCTION OF INCOME TAX

Announcements in the press that a vigorous campaign is being opened by the Retail Trade Bureau with the object of securing the abolition of the Income Tax was regarded by the Council as a challenge which must be effectively met, the Council being of opinion that the Income Tax is the most equitable method of raising Federal revenues and that its retention is necessary if progress is to be made towards tariff reduction. The following resolution was accordingly adopted:

"Whereas, the Income Tax is a direct, personal tax and is based upon the ability of each citizen to contribute to the expenses of government and should therefore be retained as a permanent part of our system of taxation.

"And whereas, the Canadian Council of Agriculture has already affirmed its conviction that reductions in taxation should apply to indirect taxes in preference to the Income Tax.

"Be it therefore resolved, that this Council oppose by every means in its power any effort to abolish or further reduce the Income Tax.

"The Council, nevertheless, recognizes the injustice of subjecting any form of income to double taxation and favors the adoption of measures designed to remove such inequalities in the incidence of the Income Tax."

The Council decided to continue its activities in presenting the case for the farmers in connection with the general revision of freight rates now proceeding, arrangements being left in the hands of the executive.

The Council also went on record as calling upon the Government to appoint a representative of the agricultural industry on the Board of Railway Commissioners when the next vacancy occurs.

The Council reaffirmed its support of the so-called Campbell Amendment to the Canada Grain Act, and instructions were given that every possible step should be taken to secure its enactment.

UNFAVORABLE TO SUCCESS OF AGRICULTURE

The immigration question was discussed and the following resolution adopted:

"Be it resolved, that the Canadian Council of Agriculture recognizes the

(Continued on page 17)

Some Suggested Modifications of Canada's Banking System to Meet the Needs of the Agricultural Industry

Establishment of National Bank of Rediscount—Legislation Permitting Formation of Local Banks—Permission to Banks to Relinquish Right of Note Issue—Provision for Co-operative Credit Societies, Are Suggested

By A. E. DARBY, Research Department, C. C. A.

Consideration of the banking system in Canada leads to the conclusion that dissatisfaction with it is felt chiefly by agriculturists. Considered as classes, industrial, merchants, traders in general, and the professional workers are not the complainants. In fact, banking has been developed to meet the needs of the commercial and industrial classes. Banks exist to make profits, and have naturally developed the best-paying services. In comparison with industrial production and commercial activities, agriculture is slow in turnover and less certain of its results in terms of profit and loss. It is a primary industry; that is, it produces the commodities which the secondary industries and the traders use as the basis of their activities. It assumes the real risks incidental to production; the secondary industries assume risks also, but to a more limited extent.

No surprise can be felt that banking has not developed services peculiarly adapted to agricultural needs. The rapid growth of industrial enterprise and commercial undertakings has offered an inexhaustible sphere of legitimate service and profit-making for banks. But the need of agriculture for banking services has become the more pressing in proportion to its neglect. The immediate and practical question therefore, is: Can the existing banking system adapt itself to agricultural needs? If not, new institutions which can do for agriculture what the banks cannot do, or do not find profits sufficiently attractive in doing, must be set up.

OTHER NATIONS HAVE NEEDED SPECIAL MACHINERY

To some extent, of course, the banks have given service to agriculture and the other primary industries. They have been eager to obtain their deposits and they have financed agricultural operations—though upon terms which are regarded by agriculturists as unduly onerous. In Canada, the chief financing of agriculture has been done by mortgage loan companies. Here again agriculturists complain of the comparatively high costs of the services rendered.

Whether the complaints of agriculturists of excessive costs of financing are justified can be determined only by experience gained in attempting to satisfy their needs more cheaply and efficiently. The existing agencies assert the justice of their charges in relation to the risks incurred, the duration of loans and the costs incidental to the provision of the services. That other nations, confronted with similar needs, have been compelled to devise special machinery for financing agriculture and mobilizing the credit of the less wealthy classes is a matter of record.

Proposing important measures of reconstruction of the Banking System of Canada, to meet the needs of agriculture, the recommendations published below are contained in a memorandum presented to the last meeting of the Canadian Council of Agriculture. The memorandum was prepared by Arthur E. Darby, who is in charge of the Research Department, for the information of a special committee engaged in the study of Banking and Credit. The Council authorized the publication of these recommendations in the press of the affiliated organizations, for the consideration of their membership. Locals and other branches of the U. F. A. are urged to give the matter their attention. The recommendations were preceded by a brief discussion of the subject of currency.

DANGER IN ABSENCE OF SHORT TERM FACILITIES

Students of agricultural financing agree in the conclusion that the ordinary commercial banks are not adapted to serve agriculture as cheaply and efficiently as they serve manufacturing, industry and commerce. But in endeavoring to determine what reforms are practicable, some attention must be paid to the nature of the need to be satisfied. Long term loans do not fall within the scope of this discussion, since it is not, as a general rule, part of the function of banks to provide such accommodation. Such loans are usually made on the security of land mortgages, which represent more permanent investments than banks, as such, find desirable. It ought, however, to be pointed out that, in the absence of adequate facilities for bank, or short term, loans, the tendency to use the land mortgage loan for purposes to which it ought not to be applied, is encouraged. When this is done loans are apt to be larger than required, the proceeds of the reproductive operations financed are not applied to the immediate liquidation of the loan as would be done in a commercial or industrial transaction, and the borrower is insensibly led into bad financial practices.

Strict definition of the proper uses of the mortgage loan is a real need. If such be made, it will be realized that what is really lacking is the machinery by which agriculturists may finance operations covering short and immediate terms (six months to three or four years) without resort to the mortgage as primary security. Long term mortgage loans occupy a field to themselves, but short and intermediate loans for reproductive purposes fall within the scope of banking operations. If such loans can be properly made, the effect must be to increase the

yearly net income of the agriculturist and therefore, to improve his position as a borrower on mortgage, enabling payments of interest and principal to be made with greater ease.

COMMERCIAL BANK CANNOT COVER WHOLE FIELD

The provision of short and intermediate term loans to primary industries, like agriculture, entails for the ordinary bank a larger element of risk than is consonant with low charges, and a tendency to "frozen" loans. In the opinion of many, these factors operate more powerfully on large centralized banks, with many branch offices, such as exist in Canada, than they would do upon small "local" banks. The small bank must, of necessity, it is argued, keep in close touch with local needs and be managed with more regard to individual character and opportunities. On the other hand, greater stability and power to withstand financial vicissitudes is conferred by the system of large centralized banks, operating through local branches. In any case, the ordinary commercial bank, operating for profit, cannot cover the whole field of short term and intermediate credit. Co-operative credit societies or co-operative peoples' banks alone can serve the needs of some classes in the community.

That groups of people, organized co-operatively, may command credit which as individuals they cannot command, is now generally recognized. It may be, as European experience would seem to indicate, that in co-operative credit and banking lies the salvation of agricultural finance. Banking, like any other human activity, will depend for its success—its safety, combined with satisfactory service—upon the quality of management and direction it receives and the loyalty of those interested and concerned in the business. No laws and no governmental agencies can guard against the effects of incompetence and apathy, though they can detect and punish the incompetent and the criminal.

The condition to be avoided is that in which, through over-anxiety to protect people from the consequences of their own mismanagement and lack of interest or precaution, the development of institutions suited to their peculiar genius is prevented. The application of initiative and energy in banking is just as necessary as in any other sphere, and the conclusion can hardly be avoided that Canadian banking law does almost completely close the door to the development of institutions calculated to solve the problems associated with their short term and intermediate credit for farmers and other classes whose individual resources are inadequate to supply their credit

needs, however sound "moral risks" they may be.

Existing legislation confers a virtual monopoly on the large chartered banks, and the state itself aids them in their operation. The protection of bank shareholders and depositors by laws regulating banks has, it is true, become essential. The individual shareholder or depositor finds it impossible to exercise supervision over, or to obtain sufficient knowledge of, the banks' operations and is, therefore, unable to protect his own interests. The state has been compelled to place the banks under legal necessity to supply certain information, to maintain certain reserve funds and to comply with regulations calculated to protect their shareholders and depositors. Con-

fidence in the existing banks—and confidence is the basis of all banking operations—has been maintained by this legislation. But the ability of the people at large to establish banks as and when their interest dictates, has been almost completely sacrificed. Regulation by the state bids fair to develop a monopoly in banking which may ultimately compel state ownership and operation of banks. If private initiative is to be invoked in the solution of the credit and banking needs of agriculturists and other classes similarly placed, those engaging in the enterprise must be prepared to accept its risks along with its benefits, and legislative regulation must be relaxed sufficiently to enable private enterprise to be applied under favorable conditions.

The state must either provide banking institutions adequate to the needs of the

people, or it must so frame its regulatory legislation as to enable the people to provide them for themselves. To place in the possession of a few large corporations existing for private profit a quasi-monopoly which fails to satisfy the whole requirements of the people, or which has the power to refuse satisfaction except at undue cost, is an abuse of legislative power. If the state, on the other hand, places it in the power of its people to establish institutions suitable to their needs, or to set up banking facilities in competition with those already in existence, if they fail to render service or render it at undue cost, a valuable corrective is supplied, even though the powers in question may never be exercised. No monopoly exists when individuals or groups are at liberty to provide their own

(Continued on page 14)

NEWS FROM THE ALBERTA WHEAT POOL HEAD OFFICE

A Page of Information for Wheat Pool Members and Locals.

Forty Pool Elevators Are Now in Operation in This Province

New Elevators Just Completed Commence Business — Over 2,000,000 Bushels Handled by About Thirty Elevators Since Season Opened — Negotiations for Alberta Terminal Elevator

Forty elevators owned by the Alberta Pool Elevators, Ltd., are now in operation in this Province. A number of these, which have been constructed for the Pool, have been completed and brought into operation since our last issue went to press.

Well over 2,000,000 bushels of wheat have been handled since the season opened, by the total of just over 30 Pool elevators which have been in operation since that time. Considering the lateness of the season in several important crop districts, this makes a very creditable showing. Some of the elevators have handled in excess of 100,000 bushels, and in exceptional cases more than 150,000 has been handled.

Early in the shipping season, it was announced that the Coaldale Pool elevator had received over 30,000 bushels and shipped over 20,000 bushels in the course of three consecutive days. Later figures show that for the fourteen consecutive days the same elevator received approximately 110,000 bushels and shipped approximately 65,000 bushels.

The manager of the Pool elevators, C. M. Hall, states that the Pool members are patronizing their own elevators apparently to the fullest extent possible, and that only lack of larger facilities has prevented a much greater handling.

While reference has been made to the receipts at Coaldale, there are various other points correspondingly good. At a number of points records will be established for the handling of grain for the season.

Owing to the lateness of the season, it will not be possible for the Pool to build many additional elevators before the spring.

Three boats loaded with Pool wheat have been loaded at the Alberta Pool elevator at Prince Rupert in record time.

The Vancouver Harbor Board has

agreed to enter into negotiations with a view to leasing No. 1 Terminal Elevator of the Harbor Board, to the Pool.

Pr. Rupert Opened as Grain Port Under Favorable Auspices

New Chapter in Canada's Marine History When First Wheat Cargoes Loaded From North Port

The trend of trade and commerce is northward, a new port was added and a new development started in Canada's

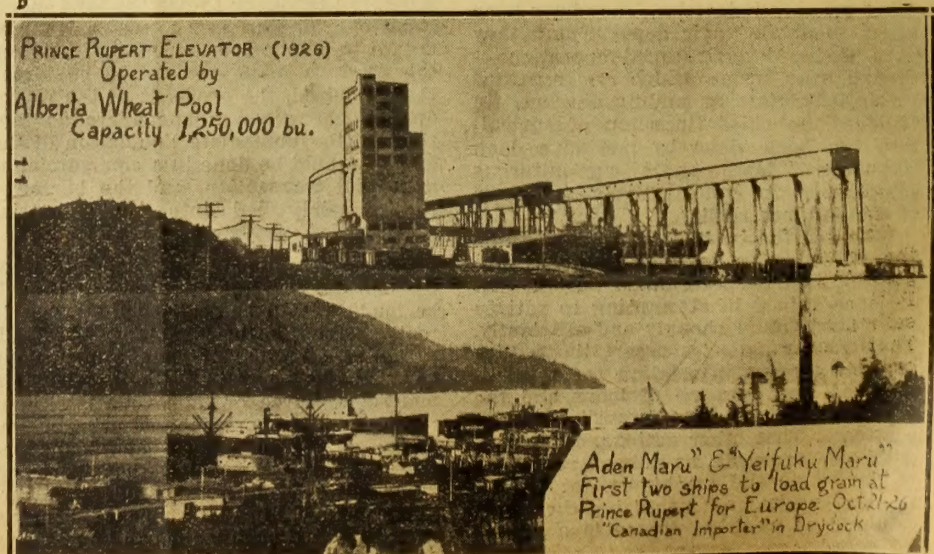
STEADY STREAM OF NEW CONTRACTS

New contracts are coming in to the Alberta Wheat Pool office in a steady stream, a total of 663 having been received from October 1st to November 10th, inclusive. Of these no fewer than 415 have been sent in since October 15th, when the results of the Pool's operations for the last crop season were finally announced. The total number of contracts is now 37,666.

marine history when the "Aden Maru", flag ship of the "K" line, steamed out from Prince Rupert on October 26th loaded full with wheat for Europe. At the same time the "Yeifuku Maru" of the same fleet, berthed at the elevator for further cargo.

Prince Rupert as a grain port opened up under very favorable circumstances. The lining of the first ship was completed in good time, and the elevator loaded this cargo in a period which would compare very favorably with any other port in the world. A still further improvement was noticeable in the loading of the "Yeifuku Maru", and the

FIRST CARGOES LOADED FROM ALBERTA POOL ELEVATOR



"Tofuku Maru", which was the third steamer to load, was completed in very fast time, having berthed late Friday and completed Saturday night.

It is seldom that a new port and a new elevator are put into operation without some delays, but in this case everything went off smoothly, and it is to the credit of the officials of the Canadian National Railways, the Canadian Government Merchant Marine, who were responsible for the lining of the ships, and also the officials of the Wheat Pool elevator that they were able to handle their first ships so satisfactorily. The people of Prince Rupert feel that a new era of prosperity is on the way due to the movement of wheat through this port, and they are giving their close co-operation to the project.

So far the grain movement through this port has been confined to shipments to Europe, but a November ship will load at Prince Rupert for the Orient, and due to the very favorable geographical position that the port occupies, it is expected that a big business will develop in this direction. The line itself from Edmonton to Prince Rupert has been found very satisfactory; cars of grain move with despatch and without any unfortunate incidents occurring. It is found that more grain could be hauled with less motor power than any other competitive line, and this in itself should be a big factor in the future development of the port.—G. McL.

FROM THE SECRETARY'S DESK

Member Contracts to Sell All Grain He Owns to Pool

Statement Concerning Renter Appearing
in "Legal Information" Department
of Monthly Periodical Is Incorrect

In the "Legal Information" column of a monthly periodical circulating in Western Canada, the following question and answer recently appeared:

"(2) C rented a farm from D on the usual crop share contract. C also owns a farm and has signed a contract with the Pool, but D's farm was not signed into the Pool. Has C to deliver his grain into the Pool that was grown on D's farm? At the time of signing Pool contract C had only signed the contract for all grain grown on his own farm."

to which the following answer appears:

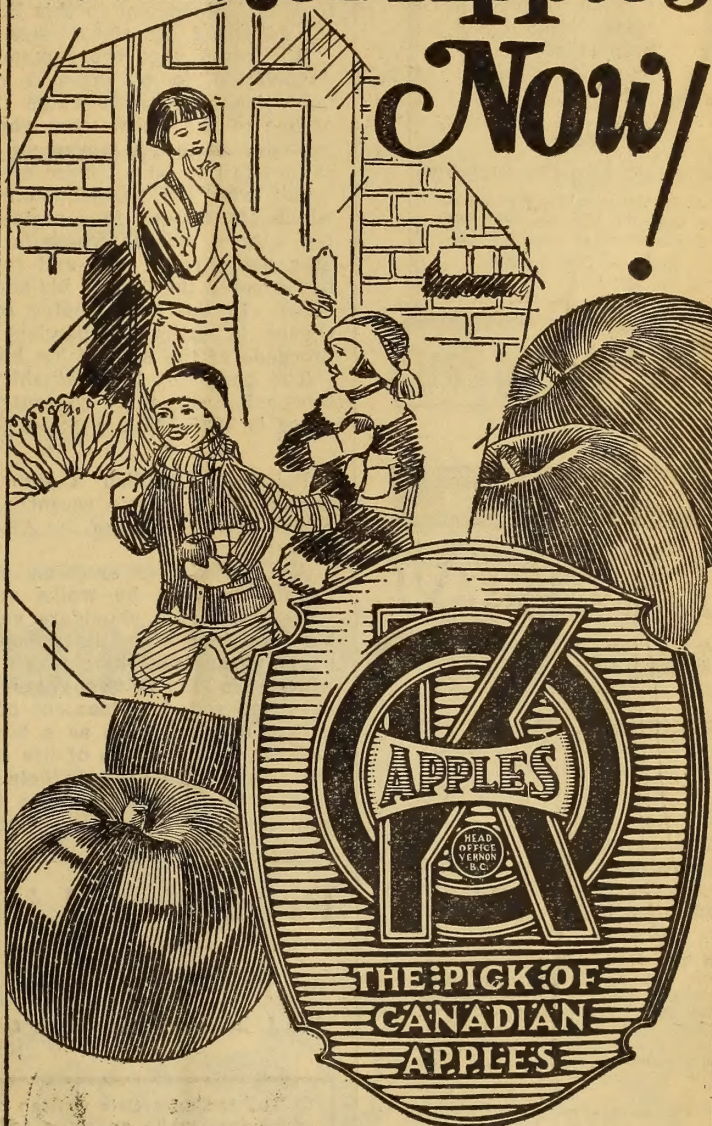
"(2) We have not C's Pool contract before us, but judging from the facts stated, the Pool can have no claim on grain grown on the rented farm."

This answer is incorrect inasmuch as the terms of the Pool Agreement obligate a member to market through the Pool all wheat over which he has the selling right in the Province wherein his Pool Contract is operative. Clause 4 of our contract provides as follows:

"The grower covenants and agrees to consign and deliver to the Association or its order at the time and place designated by the Association all of the wheat and the warehouse or storage receipts covering it produced or acquired by or for him in the Province of Alberta, except registered seed

(Continued on page 22)

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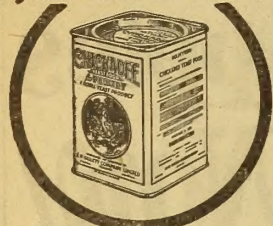


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CHRISTMAS In England

It must seem an age since you spent a Christmas at the family fireside in England, and it will seem even longer to the people at home.

Yuletide reminds us that time is fleeting and we must hurry if we are ever again to have the pleasure of a family re-union of home.

Cunard and Anchor-Donaldson steamers from Halifax or St. John, N.E. will take you home in time for Christmas this year. The voyage across is economical, comfortable and entertaining and you will travel with pleasant companions, mostly bound on the same errand as yourself.

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CANADIAN SERVICE 179

"THE BRIDGE TO LIBERTY"

A Pamphlet Which Should Be in the Possession of Every Member of the U. F. A.

At a recent meeting of the Central Executive of the U. F. A., authority was given to the newspaper to further by every possible means the sale of a pamphlet entitled, "The Bridge to Liberty," which has been published by R. C. Owens (a well known veteran of the Farmers' Movement in this Province) at the advanced age of 92 years.

We would urge every member of the Association to purchase a copy. The noble idealism with which the writing of one of the finest men who has ever participated in our movement is imbued, cannot fail to be a source of inspiration to all who are carrying on the work which Mr. Owens, in association with a few others, was instrumental in beginning many years ago, and to which he has devoted the best of his energies ever since. In the late evening of life, Mr. Owens is entirely dependent upon the proceeds of the sale of his books.

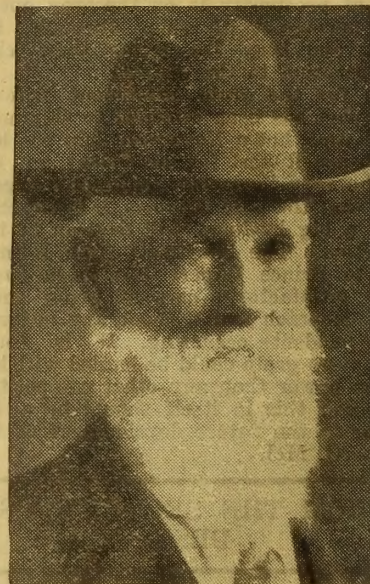
The pamphlet is obtainable from Mr. Owens himself, price 25 cents. His address is 9325 105th Avenue, Edmonton.

* * *

Below we publish a fine character sketch of Mr. Owens, recently written by Elmer Roper, editor of the Alberta Labor News:

Six feet tall, as erect as a youth of twenty, and, as he walks on the city streets with his shoulders squared and his head held high, the passer-by would never dream that here was a man over whose life ninety-two years of active days had rolled. Clean-cut of physique, with a mind as keen as a boy's and an interest in the things of life that should put many who are in their prime to shame, R. C. Owens is the Grand Old Man of the Farmer and Labor move-

ments of Alberta. From his childhood he has been interested in social and economic questions, and has devoted his life to the task of arousing working people in the cities and on the farms to the



R. C. OWENS

need of co-operative action in their own behalf. One of the founders of the old Equity Society, its first president and organizer, to him, possibly to a greater extent than any other, must be given credit for the spade work, the foundation

(Continued on page 18)

Primitive Life and Ultra-Civilization Mingle in Streets of Rio

W. J. Jackman, en Route to the Argentine, Gives Impressions of Cities and Harbors of South America

The second article written by W. J. Jackman, while en route to the Argentine on Wheat Pool business, is printed below.

Rio de Janeiro, capital of Brazil, was our next port of call after Barbados. It is always a matter of controversy between travellers as to whether Rio de Janeiro or Sydney, N.S.W., has the world's best harbor. As a harbor, Sydney probably wins out, but as to scenery it cannot compare with the wonderful tropical beauty of Rio.

BEAUTIFUL SETTING OF RIO HARBOR

The city of Rio is strung out for miles along the south shore of the bay, backed by high mountains, covered with tropical forests, which prevent its being extended inland, but provide a wonderful setting for the beautiful white buildings. Primitive rusticity and ultra civilization

meet on its streets, and the peasant's mule, down from the hills with a huge pannier on each flank laden with live chickens or fresh vegetables, obstinately refuses to budge from the centre of the road to make way for the honking limousine with its liveried chauffeur.

The harbor has splendid wharves, with fine modern equipment, but efficiency is lacking and work is slow. The energy which should move cargoes is wasted on gesticulation and tongue wagging.

We unloaded a thousand tons of mixed cargo of American origin: motor cars, flour, fresh apples and pears, machinery and ammunition; nothing from Canada. We took on a little coffee for Argentina.

EXPORTS BEST COFFEE— ALL OF IT

Brazil produces about three-quarters of the world's supply of coffee. The finest coffee comes from Brazil—all of it. None of it seems to stay there. I drank the world's worst coffee at a res-

taurant on the principal avenue in Rio. It is said that Brazil produces eleven grades of coffee for export, and the twelfth grade, unfit for export, is used at home. The Brazilian doesn't notice the quality, as he half fills his cup with sugar and can taste nothing else.

A striking object in the harbor is the huge dry dock which was constructed in England and floated to Rio a year or two ago. It broke loose from the tugs in a storm in mid-Atlantic and was lost for several days, but was ultimately recovered and safely delivered. It now contains half Brazil's battleships (the older one) in process of repair.

The bay is full of rocky islands, large and small, with prisons and quarantine stations on sites isolated by nature from the community; but the most impressive objects are the concealed batteries which at a distance, with their cunningly rounded tops of smooth concrete, look like a score of other islets of solid rock jutting out of the water, but which contain heavy modern artillery for the protection of the city. Almost within a stone's throw ashore are quaint looking old fortresses of a day long past, with little slits for musketry.

A WORLD OF CONTRASTS

This is a world of contrasts. Running down the coast of Brazil our steamer, a fine up-to-date boat of 21,000 tons displacement, passed a number of Indian fishing boats of the most primitive kind—really not boats at all, but mere flat rafts, with a box for the fish, and no shelter of any kind for the fisherman. The little sail drove the "boat" along at an amazing speed over the rough sea, into which it would apparently disappear now and then, only to bob up again on the next wave. We saw these craft fifteen and twenty miles out from land, and I could not help thinking that an appropriate name for one of them would be a name I saw crudely painted on one of the native row boats at Barbados, "INGODWETRUST."

Three days' steaming from Rio brought us to Monte Video, the capital of Uruguay, another beautiful city, with quaint narrow cobblepaved streets climbing the waterfront.

The first thing that strikes a northern visitor to Monte Video is the number of its police and the splendor of their garb. The place literally swarms with them—swarthy little men, with spiked military helmets and bright blue uniforms, armed with rifles and heavy revolvers. But for showiness the police are surpassed by the National Guard, with their dark blue uniforms with bright scarlet facings. As a contrast, a troop of cavalry came clattering through the streets wearing dull khaki service uniforms. Uruguay seems "well heeled."

PUTS TO SHAME ALBERTA'S BEST

Canadian citizens who are inclined to cavil at the expenditures on our public buildings at home should see the Parliament buildings at Monte Video. They were commenced some years ago, and were to cost a million. Twenty millions are said to have been spent, and the work is still going on. The edifice is small. It would go into one wing of the Alberta Government building. But for gorgeous interior decoration it is in a class by itself. It makes Alberta's best look like a whitewashed cellar.

W. J. JACKMAN.

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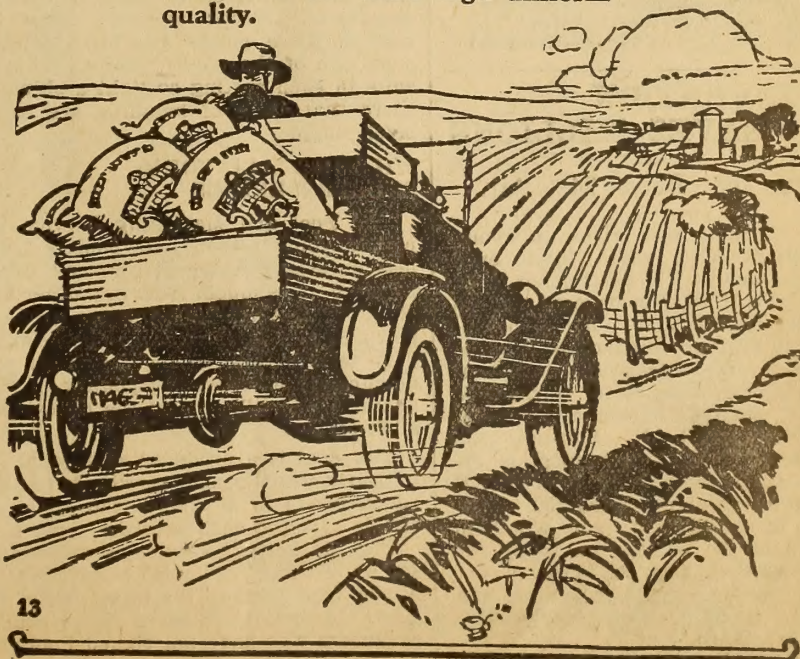
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trial, or even to give one FREE to the
first user in each locality who will help
him introduce it. Write him today for
full particulars. Also ask him to ex-
plain how you can get the agency, and
without experience or money make \$250
to \$500 per month.

News From the Alberta Poultry Pool Head Office

Co-operation of Producers Essential to Success of Poultry Pool

Maximum Shipments Mean Minimum Rates—Get Together and Obtain Minimum
Rate—Let the Pool Know What Can Be Assembled at Your Shipping Point

By H. C. McDANIEL, Pre sident Alberta Poultry Pool

The Egg and Poultry Pool is making
a sincere effort to give you efficient ser-
vice in the assembling and marketing of
your poultry this fall, but like all co-
operative enterprises it can give the
very best results only if it has the con-
stant and sincere co-operation of the
producers of the commodity.

There is considerable overhead ex-
pense in the assembly of poultry, and this
is increased if the poultry of your com-
munity is delivered to a number of
agencies, instead of to one.

At some points, cars of four or five
different concerns attempt to load poul-
try in one week. None of them get a
worth-while shipment, but the cost of
stopping the car at that point is the same
as if they did, and must be paid by
someone.

YOU CAN ELIMINATE EXCESSIVE COSTS

You will readily see that such exces-
sive costs can be materially reduced if
your community will get together and de-
liver all your poultry to one concern.
This saving can be paid to you provided
the concern to whom you make delivery
is friendly to you and interested in se-
curing a profit for you rather than for
itself.

The Provincial Egg and Poultry Mar-
keting Service has been co-operating
with the Pool in assembling jointly at
many points, loading Pool and non-Pool
poultry together, but even then, at some
points, not sufficient amounts of poultry
have been received to make economical
shipments. Other agencies have had
cars at these points and have received
a portion of the poultry there. This re-
sults in each getting so light a shipment
there that costs of handling are exces-
sively high.

WILL PAY ALL YOUR POULTRY BRINGS

The Pool and Marketing Service will
pay to you all that your poultry bring,
less necessary charges; you can expect
no more, if as much, from any other con-
cern. If the handling charges are kept
down it will be through co-operation on
your part, by getting together with your
neighbors and delivering poultry in such
quantities as will ship at the lowest pos-
sible cost.

The Pool is a producer agency, set up
by producers themselves, who have sign-
ed contracts to deliver to the Pool. Its
aim is to serve such contract signers.

The Marketing Service is an agency
set up by the Provincial Department of
Agriculture prior to the formation of the
Pool. Its aim is to serve those poultry
producers who have not signed Pool con-

tracts and to co-operate with the Pool to
help the poultry industry.

MAXIMUM SHIPMENTS MEAN MINIMUM RATES

Neither the Pool nor Marketing Ser-
vice is trying to make a profit for any-
one except you. Both are anxious to
give you efficient service. Each is handi-
capped to a considerable extent by your
failure to help. They want to handle
your poultry and get back to you every
cent that is possible for it. This can
never be done so long as various agen-
cies are assembling small shipments at
all country points. Minimum shipment
of anything costs the maximum rate.
Maximum shipments secure the mini-
mum rates. Get together and get the
minimum rate.

Write "The Egg and Poultry Pool, Ed-
monton," and tell them what you have
and what can be assembled at your
point. They will tell you what is best
to do. They can help you, but you must
do your part, too.

Further Pointers on Care of Poultry to Get Best Results

Proper Feeding and Lighting Will Mean Big Increase in Egg Production

In the last issue of "The U. F. A." you
were told something of the rudiments of
hen house construction. It might be well
if you are building, to see if you can get
some of the new flexible glass or glass
cloth, as some call it. This glass, it is
claimed by the manufacturers, lets
through the ultra-violet rays of the sun,
which other glass does not do. If so, it
is a wonderful improvement over other
glasses. It is cheaper, too, and not so
easily broken. Most hardware stores
handle it or can get it for you. This only
takes the place of the ordinary window
and is not a ventilator.

When you have your hen house finished
and fresh straw on the scratch floor and
the chickens inside, it may be best to
keep them inside, at least from the begin-
ning of cold weather in the late fall until
the good weather sets in next spring.

In the morning scatter about a quart
of wheat in the straw on the scratch
floor to the hundred hens, and don't feed
any more wheat till just before roosting
time. If you are not using evening lights
give them in pans or boxes all the whole
wheat they can eat just before they go to
roost, because the nights are long and

whole wheat digests slowly and keeps them from getting hungry too long before daylight. But wheat alone does not make many eggs, so make up a mash, consisting of 100 pounds wheat, 100 pounds good oats and 50 pounds barley or corn, all ground fine together, and if you can sift out the hulls so much the better. Add to this mash about 30 pounds commercial beef scrap which you will have to buy at the store, then sprinkle in a pound and a half of fine salt, and if not too much trouble, sift out the fine flour from a few pounds of oyster shell and mix in also. Mix all thoroughly and put in a trough over which slats are nailed to keep the hens from scratching in it, and when the hens get hungry from hunting wheat in the straw, they will go to this trough and fill up on this dry mash, which makes eggs.

Now this is not the most productive or scientific feed for eggs, by any means, but you nearly all have the grain and can get to a feed mill and you will get results from it, and I feel sure that once you begin to get results you will be sufficiently interested to keep on and seek information to give better results. Along with the feed be sure to give plenty of good, clean water or milk. Have fresh meat where they can pick at it at all times; plenty of rabbits most everywhere, skin one and hang it where the hens can get at it, and as fast as they clean the bones, hang up another.

THE SUPPLY OF SUCULENT FEED

Then, for succulent feed, if you have alfalfa, shake off the leaves, dampen them overnight and feed, not too much the first week, but after that all they want, if fed regularly. If no alfalfa, give them mangles, carrots, beets or sugar beets. Cabbage and onions are said to flavor the eggs. Potatoes boiled with a bone in them help some. Keep plenty of oyster-shell handy. They like the coarse shell the best, hence the mixing of the fine in the mash. If you can keep some moist loam where they can lie in the sun in it the hens will be thankful to you; not too moist, about right for planting. If you will take the trouble to sprout oats to feed them, you will be well repaid. Feed in the straw with the wheat, same quantity or more.

Cover up or take away the wheat in the pans or boxes after the birds go to roost so they cannot get at it next morning. If the nights are very cold, put some snow over in one corner so they can get a drink in the morning if the water is frozen over and you do not get around to give them fresh water when they come off the perch. If they sit on the perches in the day time feed less on the scratch floor, but have plenty of the mash in the trough or hoppers all the time.

SHOULD GET 2½ TO 3 DOZEN EGGS DAILY

Now, if you have the right kind of hens, you ought to get two and one-half to three dozen eggs per day to the 100 hens. You can increase that to four, or maybe five dozen, by using lights. One gasoline lantern will do fairly well, hung over the scratch floor for a hundred hens. Two are better and are enough for two hundred hens. Light up when it gets dusk, and leave till around 8 o'clock, then turn off the bright lights and give them a dim light to go to roost by.—H. C. McD.

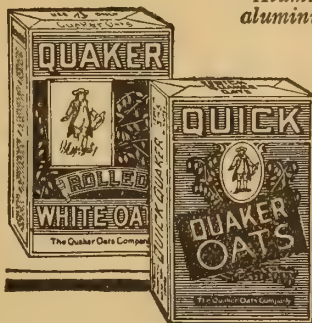
Hot Oats — for chilly mornings

Nothing makes you feel so good on a chilly morning as a breakfast of delicious hot oatmeal porridge. And morning hours of heavy work require sustaining food. Quaker Oats is the best cereal for early breakfasts. Active workers find in this nourishing food all the important elements which build bone and brawn, repair worn-out tissue and renew bodily vigor and energy.

Delicious too, because all the nut-like flavour of the golden grain is retained in Quaker milling.

Quaker Oats, the large flake. Quick Quaker, the only quick-cooking oat with the rare Quaker Oats flavour. In sealed cartons, at all grocers.

Quick Quaker packages marked "Chinaware" each contain a piece of delicate imported chinaware in blue and gold. The cartons marked "Aluminumware" contain useful articles of aluminum for the kitchen.



Quaker Oats
—you have known since childhood
Quick Quaker
—cooks in 3 to 5 minutes B40

No Matter the Price!

EVERY girl is proud to own an engagement ring that bears the stamp "Birks." And every fiancée can have that satisfaction.



Seven-stone diamond
Cluster, platinum
head, gold shank,
\$150.00.



Diamond Solitaire,
platinum head, gold
shank, \$250.00.

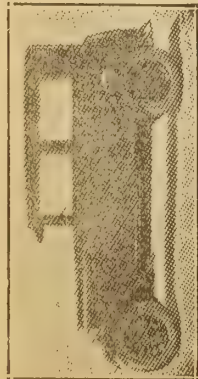
For, at whatever price you have in mind, there is a generous selection of diamond engagement rings carrying the quality and prestige of Birks.

Send for Catalogue.

HENRY BIRKS & SONS
LIMITED

DIAMOND MERCHANTS

CALGARY



FIRST PRIZE—Pontiac Six Cylinder Coach, \$1,240 f.o.b. Winnipeg.

Introducing Grain Growers' Guide's Third Figure Puzzle Contest

190 PRIZES TOTAL \$7130.00
VALUE

How Many Cattle on This Range?

OBEY THAT IMPULSE

In addition to the five cars illustrated on this page, there are two other cars, a Star Touring and an Overland "Whippet" Touring car, for you to choose from. These two cars are listed below as the alternative second prize.

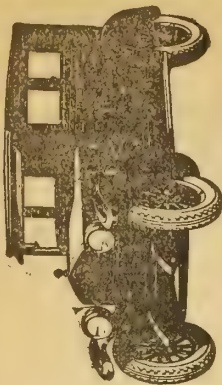
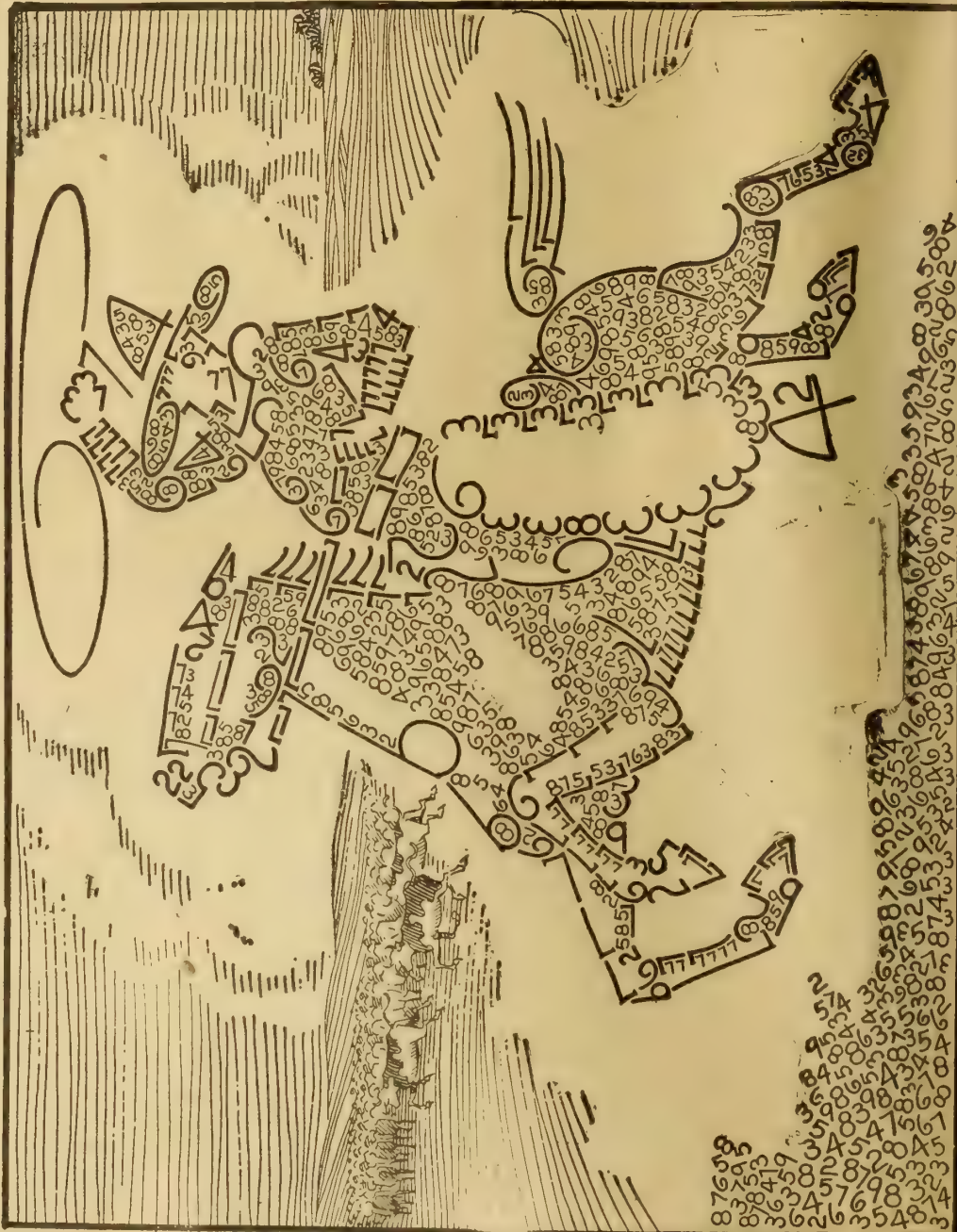
\$7,130.00 in Prizes

FIRST PRIZE—Total value \$2,400.
\$1,650 Studebaker Six Open-der Duplex Phaeton, plus \$750 cash extra at the rate of \$50 for every dollar sent in up to \$5,000 and \$100 extra for every dollar sent in from \$5,000 to \$10,000. Not more than \$10 in subscriptions can be applied on one answer. A contestant must send in not less than \$6.00 worth of subscriptions to qualify for this prize.

FIRST PRIZE—(If the contestant does not qualify as above)
Choice of an Essex or Pontiac Coach, plus \$200 cash extra, at the rate of \$50 for every dollar sent in up to \$4,000. If a contestant sends in more than \$4,000 he qualifies for the Studebaker car.

SECOND PRIZE—Total value \$1,380.
Choice of Chevrolet Sedan or Overland "Whippet" Coach, plus \$300 cash extra, at the rate of \$30 for every dollar sent in up to \$4,000. If a contestant must send in not less than \$5.00 worth of subscriptions.

SECOND PRIZE—(If the contestant does not qualify as above)
Choice of Star or "Whippet" Touring Car, plus \$120 cash extra, at the rate of \$30 for every dollar sent in up to \$4,000. If a contestant sends in more than \$4,000 and wins the second prize, he qualifies for the \$1,380 prize.



FIRST PRIZE—Essex Six Cylinder Coach, \$1,190 f.o.b. Winnipeg.

SEND FOR EXTRA CHARTS

In case you make a mistake take SEND NOW for free extra charts. They will help you win one of the Grand Awards.

How to Enter

1. Everyone living in Manitoba, Saskatchewan and Alberta can take part in the contest except:
 - (a) Employees, their immediate families and anyone connected with The Grain Growers' Guide.
 - (b) Residents in towns or cities with a population of over 2,500, not owners of farm land.
 - (c) Prize winners in the 1924-25 and 1925-26 contest who won more than \$100.
2. Additional puzzle charts, on a good quality of paper, may be obtained by writing to the Contest Department, The Grain Growers' Guide. They will be mailed free of charge.
3. Every figure in this picture is complete and the drawing is entirely free from tricks and illusions. If any contestant is in doubt, however, about a figure in the Contest Department, will be glad to give a ruling on it. Put a circle around the figure and send the marked chart with your letter.
4. When you have solved the puzzle, put your answer on the coupon and remittance blank. Fill it out carefully and send not less than \$1.00 as an entrance fee. The contest is open to a three-year subscription to The Grain Growers' Guide. \$2.00 entitles you to a seven-year subscription; \$3.00 to an eleven-year subscription. Renewal subscriptions count the same as new and will be extended from the day the present subscription expires. Subscriptions for less than \$3.00 will not be accepted. Every dollar sent in must represent your own subscription or one collected from a neighbor.
5. Be sure the full amount of the subscription is sent direct to the contest department, to any address that may be changed, to any extent.

patience and skill. This is the most attractive figure puzzle that has ever been produced. It is fascinating and will give you many a thrill. Even were no prizes offered it would be worth while trying to solve it. In the event that no one obtains the exact answer the prizes will be awarded for the nearest correct solutions.

It must be clearly understood that there are no figures in any part of the picture, except those which form the horse and rider and the shadow underneath. There is no trick in this puzzle. Every figure can be clearly seen. There are no figures hidden amongst the clouds, hills or cattle.

Grand Prize. Either new or renewal subscriptions collected from friends or neighbors are accepted and the amount will be applied to your answer. At the amazingly low cost of \$1.00 per year, you can subscribe to our journal. New subscribers may enter the contest providing they comply with the rules.

8. You can submit as many answers as you like, providing each answer is accompanied by a \$1.00 subscription, but if one of your answers is correct the money sent in with your other answers will not increase the total value of the prize.

9. Readers who give their subscription to some other contestant and later want to send in an answer themselves may do so, providing they have the coupon the name of the person they paid their subscription to, also the amount paid. No further payment is necessary.

10. Contestants should remit by postal note, bank postal or express money order. These should be made payable to The Grain Growers' Guide.

11. Only one person in any household can win a regular prize. No solution can be changed after it is once registered.

12. In case of a tie for any prize, a second puzzle will be presented, which will be as practicable and as solvable as the first. Only those tied for a prize will be permitted to solve puzzle No. 2. Should two or more persons be tied for a prize, that prize and the money for it will be divided among them before any prizes will be awarded for less correct solutions.

13. The Contest Department of The Grain Growers' Guide reserves the right to alter the rules and regulations for the protection of contestants or The Guide; to refund subscriptions and disqualify any competitors whom they consider unethical, and to finally decide any contest which may arise. Contests are conducted on a fair and impartial basis and are assured that has marked Guide contests in the past.

KEEP THIS PAGE

By saving this announcement, you may easily win the \$2,400.00 Grand Award. Special prizes are offered for the first nearest correct solutions sent in but, if you are too busy to solve the puzzle today, keep this page until you can work at it. Your chance of winning a prize is just as good if you don't send your answer in until the contest closes on January 31.



SECOND GRAND AWARD—Overland "Whippet" Coach. Retails at \$1,040 f.o.b. Winnipeg.

FIRST GRAND AWARD

\$2,400.00

\$1,550 Studebaker and \$750 extra cash. (See Prize List).



Studebaker Five-Passenger Standard Six Duplex Phaeton—This car will be awarded to the winner of the first prize and delivered free of charge to the nearest railroad station or town.

We selected this car from among nineteen Studebaker models. It combines airiness with closed car protection. New roller side enclosures at a touch of the hand provide closed car comfort in thirty seconds. Some of its features are automatic spark control, steering gear lock, genuine leather upholstery, improved emergency brake and safety light control, combination stop and tail light, improved tire carrier, oil drain valve, oil filter and waterproof ignition.

Use this Coupon when Sending in Your Answer

THE GRAIN GROWERS' GUIDE, WINNIPEG, MANITOBA.

My answer to the problem is.....cattle on the range, and if this is the winning answer, send the prize to me to the following address:

NAME.....P.O.....PROV.....192.....

New or renewal subscriptions as follows:

Name.....	Address.....	PROV.....	New or Renewal Amount
Name.....	Address.....\$.....
Name.....	Address.....\$.....
Name.....	Address.....\$.....
Name.....	Address.....\$.....
Name.....	Address.....\$.....

Contestants who have previously sent in an answer or remittance to this puzzle, please fill in these blanks.

Answer sent in.....Date.....Amount \$.....

IMPORTANT—Answer all questions carefully.

Address correspondence to: The Contest Department, care of

The Grain Growers' Guide, Winnipeg, Manitoba

NOTE—If your subscription was sent in by another contestant you must put his or her name and address below:

NAME.....P.O.....PROV.....

Ad together the figures in the picture thus: 6-1-2-1-9-1-7-24. The sum total of all the figures is the answer to the problem. Every figure is complete and the drawing is entirely free from tricks and illusions. There are no figures hidden in the background. The figures range from 2 to 9, each standing alone thus 2, 3, 4, 5, 6, 7, 8 and 9. Note that there are no ones (1), nor ciphers (0) in the chart. The tops of the nines are closed and the bottoms are straight. The sixes have a curved top and the bottom is not closed. By looking at any figure carefully you can easily tell what it is. However, to pick out all the figures and add them together is a task that requires a little

- FOURTH PRIZE—Total value \$450.**
\$300 cash, plus fifteen times the amount sent in up to \$10.
- FIFTH PRIZE—Total value \$300.**
\$200 cash, plus ten times the amount sent in up to \$10.
- SIXTH PRIZE—Total value \$150.**
\$100 cash, plus five times the amount sent in up to \$10.
- SEVENTH PRIZE—Total value \$100.**
\$80 cash, plus two times the amount sent in up to \$10.
- EIGHTH, NINTH AND TENTH PRIZES—\$50 each.**
- THIRTY PRIZES—Cash \$20 each.**
- THIRTY PRIZES—Cash \$10 each.**
- THIRTY PRIZES—Cash \$5.00 each.**

30 "Special Prizes" \$150

Thirty "Special Prizes" will be awarded to ten contestants in each of the provinces of Manitoba, Saskatchewan and Alberta who send in the first correct or nearest correct answers on or before November 30, 1926, as follows:

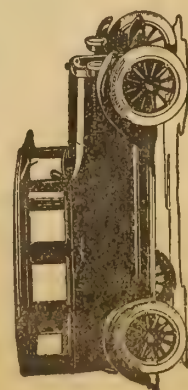
	Manitoba	Sask.	Alberta
First Prize	—	\$20.00	\$20.00
Second Prize	—	10.00	10.00
Third Prize	—	5.00	5.00
Fourth Prize	—	3.00	3.00
Six Prizes each	—	2.00	2.00
	\$50.00	\$50.00	\$50.00

The winning of a special prize does not interfere in any way with your winning one of the other prizes. As the correct answer to the problem is published in the contest closes, special prizes will be awarded at the same time as all other prizes.

It only takes a short time to solve the problem. There are ten prizes to be awarded to ten persons in each of the prairie provinces. Why not go after a "Special" prize tonight? Who can solve the puzzle in the shortest time?

THE CORRECT ANSWER

Premier Bracken and Mr. Cregar each erased one or more figures from the puzzle picture. Neither of them knew what figures the other erased, nor does any member of The Guide's staff possess this information. Each official made a list of the figures erased and put this information in sealed envelopes in his own safety deposit vault, where it will remain until after the contest closes. Until these figures were erased the artist and Contest Department knew the correct total. After the contest closes Premier Bracken and Mr. Cregar will each be given the numbers they erased. This will be done by the artist and the Contest Department. In other words, the correct answer to the problem is the sum total of all the figures in the picture printed herewith.



SECOND PRIZE—Chevrolet Five-Passenger Sedan, \$1,070 f.o.b. Winnipeg.

The Right Market For Your Turkeys

Xmas Turkeys will start to move the last of this month. Hold your birds until then to secure the best market.

To secure the best weight and grade see that they are shipped to BURNS.

BRANCH CREAMERIES located at convenient points will be glad to handle your birds.

P. Burns & Co. Limited Produce Department

CALGARY

EDMONTON

Ship Your Grain TO UNITED GRAIN GROWERS LTD.

Bank of Hamilton Chambers
WINNIPEG

Lougheed Building
CALGARY

Get the fullest possible protection

DEVELOPMENT OF BANKING

(Continued from page 6)

banking services; but this liberty is not enjoyed when legislative restrictions are onerous or in practice prevent new institutions from being developed. To restore a lost liberty, or power for self-service, is not to compel action to be taken or the power to be made use of.

In the gradual evolution of the laws governing Canadian currency and banking, some anomalies have inevitably arisen. Thus our metallic coinage is still provided by a Royal Mint, belonging to the British Government. Some regulatory functions in relation to banks are exercised by the Canadian Bankers' Association, some by the Treasury Board and some by the Department of Finance. In existing conditions, these anomalies produce no very undesirable results; but conditions are constantly changing, and legislation should be, as far as possible, drawn to permit of legitimate changes and developments freely taking place.

CIRCUMSTANCES MIGHT NECESSITATE NATIONAL CURRENCY

The issuance of currency is commonly regarded as a governmental function and while some portion of Canadian currency is provided by the Dominion Government, by far the greater amount in ordinary circulation is issued by the banks themselves under conditions laid down by the law. The withdrawal from the banks of this privilege would constitute a revolution in Canadian banking, only to be justified by the existence of serious abuses. No abuse of the right to issue currency is known to exist. But circumstances may easily arise in which a national currency, in the strict sense of the term, might be required and the establishment betimes of machinery capable of supplying that requirement without dislocation of business or serious inconvenience, would be a wise provision.

Similarly the double liability now resting upon bank shareholders, however suitable to existing conditions, could not be insisted upon in relation to banks founded under different circumstances or to co-operative banks. The treatment of shareholders in banks differently from the shareholders in other corporate businesses is not, in itself, very desirable, nor has it been as effective as may have been anticipated. Provision for its removal if and when banks surrendered or lost the right to issue currency, might reasonably be made. Consolidation of the scattered functions performed by the Treasury Board, the Department of Finance, the trustees of the gold reserve, etc., would lend greater stability and coherence to the banking system and would enable changes to be made in response to changing needs with less resistance and confusion.

SUGGESTIONS ADVANCED TO C. C. A.

In the light of these considerations, and of considerable study of banking conditions and institutions elsewhere, the following suggestions are advanced as embodying a policy which the Canadian Council of Agriculture might advocate with benefit to the rural communities with which it is chiefly concerned, and with benefit also to the banking system of the country in its relation to the future needs of the people:

Spend
CHRISTMAS
in the
HOME LAND
"There is No Better Way"

NEW
STEAMERS
LOW
RATES
WORLD
RENOWNED
SERVICE

A
VARIETY
OF
ROUTES
WINTER
CRUISES

FROM	TO
New York—December 1st—Mauretania	Plymouth, Cherbourg and Southampton
New York—December 4th—Ausonia	Plymouth, Havre and London
New York—December 4th—Cameronia	Londonderry and Glasgow
New York—December 4th—Scythia	Queenstown and Liverpool
New York—December 8th—Aquitania	Cherbourg and Southampton
New York—December 11th—Antonia	Plymouth, Havre and London
New York—December 11th—Alaunia	Queenstown and Liverpool
New York—December 11th—Transylvania	Londonderry and Glasgow
St. John—December 11th—Letitia	Liverpool, Belfast and Glasgow
Halifax—December 12th—Letitia	Liverpool, Belfast and Glasgow
Halifax—December 13th—Antonia	Plymouth, Havre and London
New York—December 15th—Berengaria	Cherbourg and Southampton

Direct rail connections with steamers from Montreal. Special trains in conjunction with Christmas sailings from Halifax and St. John.

CHRISTMAS EXCURSIONS PERSONALLY CONDUCTED
THROUGHOUT—NO CARES OR WORRIES

Apply to Local Agents or to Cunard Line, Leeson-Lineham Block, 209 Eighth Avenue West, Calgary, or

ANCHOR CUNARD **ANCHOR DONALDSON**
CANADIAN SERVICE
270 Main Street **Winnipeg**

NATIONAL BANK OF ISSUE AND REDISCOUNT

1. The establishment of a National Bank of Issue and Re-Discount. In this bank stock would be taken by the Dominion Government, the chartered banks in proportion to their capitalization, and, in certain circumstances, the Provincial Governments. To it should be transferred the duties now performed by the Treasury Board and the Canadian Bankers' Association, together with the custody of the Central Gold Reserve and the Circulation Redemption Fund. Government banking should also be handled by the National Bank. The bank should not receive deposits from the public or carry on a general banking business in competition with the chartered banks. It should take over the Dominion note issue and the making of loans to banks such as are now made under the Finance Act, expanding this function as the need develops, into a general re-discounting business similar to that done by the Federal Reserve Banks in the United States.

Ample business for a National Bank is already available, but its readiness to conduct re-discounting business—to act as a bankers' bank—will make possible the relaxation of the present quasi-monopoly enjoyed by the eleven chartered banks, through the passage of legislation enabling local banks to be established where there is the genuine need and desire to establish them. This brings us to the second suggestion:

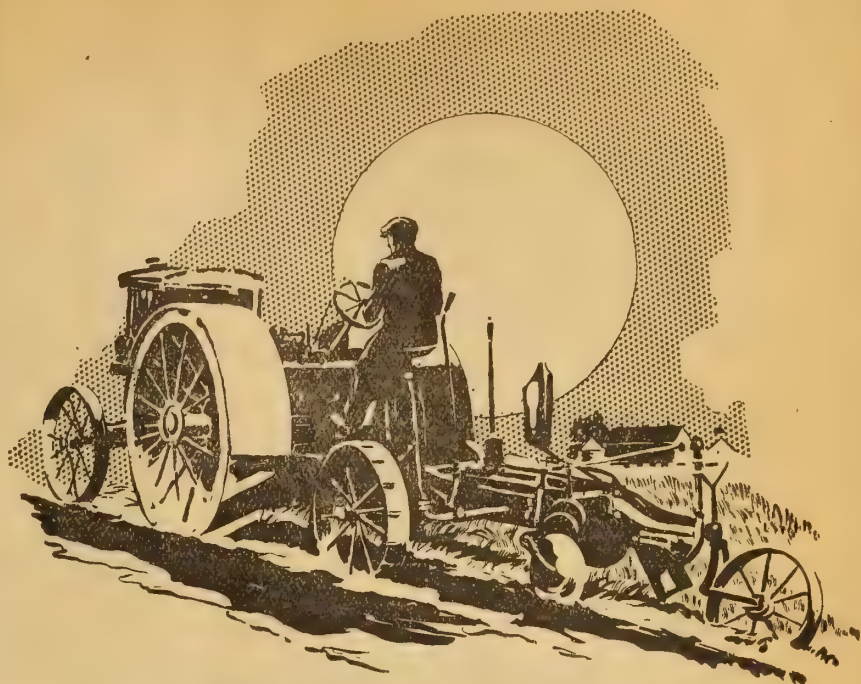
PROVISION FOR LOCAL BANKS

2. The Bank Act to be amended or a supplementary act passed, permitting the formation of Local Banks with a minimum capitalization of \$35,000. These banks would not be permitted to issue notes or to make loans in excess of a given multiple of their capital. They would be required to obtain currency from the National Bank by deposit of securities and re-discounting (the National Bank maintaining an adequate gold reserve) and to deposit a percentage of their deposits with the National Bank as a reserve (say 15 or 20 per cent.). In return they would enjoy the re-discounting privileges extended by the National Bank. They would be subject to strict inspection and the National Bank might, under safeguards, be empowered to institute a receivership and wind them up if and when improper management occurred.

This would mean the creation of a distinct class of bank, doing a local business and using national currency, whose shareholders and depositors (to a small extent) would be subject to ordinary business risks, like the shareholders of any other concern. The shareholders in such banks would not be subject to the double liability; on the other hand, the banks would not be liable for note circulation, and would maintain a reserve for the protection of depositors. The maintenance of a sufficient reserve against deposits should be required of the present chartered banks also.

PERMISSION TO RELINQUISH NOTE ISSUE

3. Any bank chartered under the present law should continue unaffected, except by the changes resulting from the substitution of the National Bank for other regulating agencies as outlined in (1), and by the institution of a reserve against deposits. But any such bank de-



ON THIS ONE POINT

All Tractor Manufacturers Agree

It is of Vital Concern
to Tractor Owners

Tractor service and tractor efficiency depend chiefly on
GOOD LUBRICATION.

You, as a tractor owner, owe it to yourself to protect your investment from the lubricating standpoint.

Use only an absolutely reliable, dependable lubricant, say tractor experts, that will keep your tractor in the "pink" of mechanical perfection—ALL the time!

For upon such **CONSISTENT PERFORMANCE**, and **UN-FAILING SERVICE**—your crops, your profits, your success, depend.

Delays are costly!

It is "day-in" and "day-out" service such as this that Aristo renders. Aristo is the **SAFEST**, most dependable lubricant and will remove from your mind the worry of delays due to faulty lubrication.

Start NOW to make that tractor all it **SHOULD** be.

ARISTO

Tractor Oils



Union Oil Company

of Canada, Ltd.

A Dependable Lubricant to
Make Tractors More Efficient

Farm Mortgage Loans

This Corporation has been continuously loaning in Western Canada for forty-five years.

It has an ample supply of funds available for loaning on the security of improved and cultivated farm lands.

Rates of interest are as low, and the proportions of values granted are as liberal, as the risks arising from legislation affecting the status of mortgages will permit.

Loans may be repaid on the amortization plan by equal annual or semi-annual instalments spread over a period of THIRTY years. Loans are also made on the "straight loan" plan for shorter terms.

Write for further information, including a table giving details of our easy method of repayment.

CANADA PERMANENT MORTGAGE CORPORATION

Established 1855.

10126 100th STREET

EDMONTON, ALTA.

USE IT IN
ALL YOUR
BAKING

PURITY FLOUR

98 LBS.

PURITY FLOUR

PURITY FLOUR

"More Bread and Better Bread"
and Better Pastry too

105

Extra Value - Flavor Goodness

Ask your
Grocer

in this Big
Package
of Family
Sodas

ALWAYS ASK
FOR THE STRIPED PACKAGE

156

siring to relinquish the right of note issue should be permitted to do so, its shareholders then being relieved of the double liability.

CO-OPERATIVE CREDIT SOCIETIES AND PEOPLE'S BANKS

4. To some extent the intermediate credit needs of agriculture would be met by the chartered banks under pressure of the possibility of competition from local banks, or by means of actual competition from this source, supposing the public to avail themselves of the opportunity provided. But in order to enable farmers and citizens of small means to obtain the benefit of joint credit on personal and chattel mortgage security, Provincial and Federal legislation should be passed enabling Co-operative Credit Societies (short and intermediate), and people's banks to be set up. This legislation ought to be merely permissive. No pressure should be exerted to encourage premature ventures into co-operative finance. It is to be presumed, however, that if the complaints of farmers and others against existing banking and credit agencies are well founded, they will, in course of time, realize the value of co-operation as the real remedy. When that takes place the legislation will direct their efforts to help themselves by joint action and liability.

Such Co-operative Credit Societies and banks should be permitted to do a re-discounting business with the National Bank under proper regulations. If formed under Provincial legislation the Provinces might be required to take some amount of stock in the National Bank proportioned to the use made of it by the co-operative Societies and banks.

Ample material and experience to form the basis for such proposed legislation is available. The Caisses Populaires of Quebec and the many examples of co-operative credit organizations should enable permissive laws to be drafted with comparative ease.

The suggestions made do not go extensively into detail. It is inevitable that innumerable points will arise in discussion of them which cannot be dealt with in a short memorandum. But the major issues have been touched upon and such a policy as that described would, if adopted, make a beginning with nationalizing the currency and would clear the ground of many difficulties at present imposed upon those who would endeavor to apply their own energy and initiative to the solution of their financial problems. The main consideration, in the opinion of the writer, is to avoid too much paternalism and state intervention in the performance of economic functions. Hence the recommendation of permissive rather than mandatory measures, accompanied by relaxation of legislative restrictions productive of the existing quasi-monopoly in banking.

HALLOWE'EN PARTY

Lockhart Juniors gave a very successful Hallowe'en party on October 30th. The hall was decorated appropriately, all wore fancy costumes and masks, and a witch told fortunes. A character sketch, ghost dance, log-cabin dance, slipper dance, and short program of music were followed by a short speech on Junior U. F. A. work by Miss Effie Gelin, secretary of the Local. The next meeting is to be a joint one with the seniors. This Local has undertaken a literary course, and a course of physical exercises.

COUNCIL OF AGRICULTURE WILL OFFER VIGOROUS OPPOSITION TO REDUCTION INCOME TAX

(Continued from page 4)

desirability of encouraging an adequate inflow of selected immigrants and of retaining within the country the natural increase of its population, but believes that the taxes imposed by the existing tariff and the necessity for the purchase of lands by settlers, often at unreasonable prices resulting from the exhaustion of available homestead lands, create conditions unfavorable to the success of agriculture, especially for new settlers. The Council believes that these conditions must be changed before any considerable growth of population can be induced or expected."

Regret was expressed by several members of the Council at the fact that for the first time in many years the Saskatchewan Co-operative Elevator Company, Limited, was not represented at the meeting. The following resolution was adopted:

"Whereas, the membership of the Saskatchewan Co-operative Elevator Company, Limited, in the Canadian Council of Agriculture ceased when the decision of its shareholders to dispose of its assets to the Saskatchewan Wheat Pool became effective;

"Be It resolved, that the representatives of the Council's constituent bodies here met desire to place on record their high appreciation of the valuable services rendered to the Canadian Council of Agriculture and to the organized farmers of Canada by the Company throughout its existence, and their sense of loss, engendered by the absence from the sessions of the Council of the company's officers and representatives, whose counsel was always freely available in the formation of the Council's policies and decisions."

The executive was instructed to make a protest to the Government against the proposal that Moose Jaw be created an inspection point under the Canada Grain Act. It was felt by the Council that the expense which would be placed upon the railway companies if this proposal were carried out would be far greater than could be justified by the additional service which would be rendered to the farmer and beside leading to similar demands from other cities would militate against the securing of freight rate reductions.

An invitation from the International Institute of Agriculture at Rome to appoint a representative on the new permanent Commission of Agricultural Associations was laid over to the next meeting in order that further information might be secured.

George F. Edwards, President of the Council and of the Saskatchewan Grain Growers' Association, occupied the chair, and others present were: Mrs. R. B. Gunn, president of the Women's Section of the Council; S. Lunn and A. F. Aitken, representing the United Farmers of Alberta; Hon. George Langley and Mrs. Hollis, representing the Saskatchewan Grain Growers' Association; A. J. M. Poole, Mrs. S. E. Gee and Peter Wright, representing the United Farmers of Manitoba; W. A. Amos, representing the United Farmers of Ontario; Hon. T. A. Crerar, John Kennedy, J. J. McLellan and J. F. Reid, representing the United Grain Growers, Limited; R. D. Colquette and Miss A. Roe, representing the Grain Growers' Guide; A. E. Darby, of the Research Department, and J. W. Ward, secretary.



Hardware - Teria Quebec Heaters



Burns coal, wood, gas and rubbish.

Heats the house with only one-third the coal required with others.

Holds fire three days.

Throws steady heat.

Needs less attention.

Has very large opening for large lumps of coal.

Has the new style grates which prevent small coal from falling through; with the roller clinker breaker in the centre.

Has a very large ash pan, for several days' ashes.

Has very thick brick lining with heavy polished steel casing.

Has lots of nickel-plated trimmings, and is a very neat and cheerful looking heater.

The Hardware-teria Quebec Heater, same as the above pictures, with one pipe in four sizes.

Size 3, regular \$15.00 for	\$9.87
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Size 6, regular \$30.00 for	\$20.85

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We pay the freight to anywhere in Alberta, British Columbia, Saskatchewan and Manitoba.

Order one now on approval and pay your station agent C.O.D. after you have examined it. We can ship at once.

Write or send a telegram collect.

The heater is fully guaranteed to be the very best made and to always work well. The Tea Kettle, Tea Pot, Elbow and Mat cost extra.

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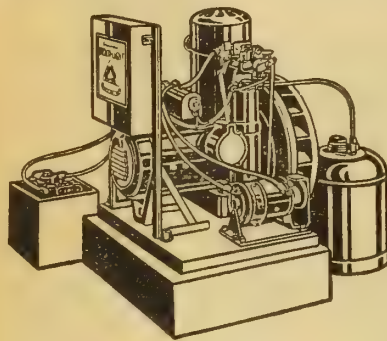
An Unusual Season, Requiring Unusual Service

We offer up-to-date selling facilities to the Non-Pool Farmer. First class service to the Pool Farmer. To Both all around service, both at elevators and from Head Office.

When in Calgary, call at 607 Lancaster Building

National Elevator Company, Ltd.

607 Lancaster Building



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Automatically*

Travellers' Demonstrator, semi-automatic, to clear at only \$175.00.

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The Alberta Pacific Grain Company Ltd.

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Coal sheds at 230 stations.

AT SAWMILL PRICES.
Save you money on Lumber,
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loads on request; prompt
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Mail Your Work to
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"THE BRIDGE TO LIBERTY"

(Continued from page 8)

laying, of the great structure that is now known as the United Farmers of Alberta. The members of the U. F. A., with their economic and political organizations that are the wonder and admiration of the world, owe more than can easily be told to the man who, though even then he had reached his allotted span of life, tramped from farm to farm in the heat of summer and the bleakness of winter to bring about the organization of a farmer movement in this Province.

* * *

Yes, he is ninety-two years old. Though I hate to say it, it can't be many years before "Dad" Owens goes to reap the reward of service well done. I have no doubt that many eulogies will be pronounced about him then, and men will remember that here was the trail blazer, the pioneer, of the greatest farmer movement in existence. It will be the giving of honor where honor is certainly due. But why wait five or ten or a dozen years, until he has passed beyond, to do it?

* * *

Mr. Owens has just published a booklet entitled "The Bridge to Liberty." It contains the observations on social questions of a man who looks a long way back on the events of history. After the long climb to the eminence of ninety-two years, having been active in work and study for more years than most of us will live, he gives to his readers the benefit of his thought and observation. "The Bridge to Liberty" should be in the hands of every person in the Farmer and Labor movement in this Province, on its own merit. In addition it is a souvenir that one will value when the name of R. C. Owens comes to be known as it should be known for his part in the formation of the U. F. A. But I am chiefly concerned here in bringing to the attention of my friends who read this the fact that Mr. Owens is dependent on the sale of his booklets. He would scorn your charity, brother, and he doesn't want or need your pity. But he needs to sell "The Bridge to Liberty."

* * *

I repeat that the booklet should be in the hands of every trade unionist and farmer in Alberta. And I am sure that no person who has the matter drawn to his attention will fail to respond to the opportunity of honoring in this way one to whom honor is so greatly due. I cannot conceive of any other circumstance which would move me to lend this column to an appeal of this kind, but I am going to appeal to my readers now to send me their orders for Mr. Owens' booklet. It costs twenty-five cents, and some day you will value it at that many dollars. Why not pin a dollar bill to your letter and let me send you four copies for distribution among your friends? You will get a glow of satisfaction out of doing that, I am sure. But, at any rate don't, please don't, fail to order at least one copy. It isn't necessary to say that every cent received will go to Mr. Owens; but even more important than the money he receives out of the sale of the booklets, I'm sure will be the happiness and satisfaction he will get when he knows that his message is being broadcast throughout this big Province. Help me to give him that happiness; will you, brother?

["The Bridge to Liberty" can be ob-

tained from Mr. Owens direct, or from "The U. F. A." offices in bulk. How many do you want?—Editor "The U. F. A."]

TWO CLASSES OF PEOPLE WHO ARE DISTURBED BY OPERATIONS OF THE WHEAT POOL

(Continued from page 1)

were sent out, the other day, impresses more than if a great noise had been made about the affair. For his last year's crop, the farmer, on delivery, received a minimum payment. A substantial dividend came later, and now, the year's transactions have been cleared up and what amounts to a bonus of 5 cents a bushel is paid. Any organization which can gather \$9,000,000 out of the year's sweepings is worthy of respect. It is a big concern. The Wheat Pool is a big concern. It may have handled less than half of last year's crop, but even that gave it a turnover which could probably not be matched by any other business in Canada outside the two transcontinental railways. And the Pool is only three years old.

"The Pool is benefiting Western Canada in several ways. It is cutting the cost of handling the wheat crop and is passing on to the farmer the benefit of the economies it effects. It is giving the farmer more confidence in himself and in his calling. And it is reducing the element of chance in grain growing. Of chance with the elements there is still enough to satisfy anyone. But since payments are made on a basis of average prices, it is no longer necessary for the farmer to be a speculator whether he wants to or not. As the business of the Pool grows and as a larger percentage of the farmers of the West come into it, it may be possible for the co-operative organization to bring about still further economies in marketing by spreading transportation more evenly over the year and by feeding out the crop in accordance with the demand."

WE HAVE OUR "SUSPECTIONS" ABOUT THIS

The press of Europe and America and Australia has recently contained numerous articles upon the subject of the visit of President Wood and George McIvor to the Orient and the Antipodes. It has remained, however, for a reporter of the China Daily News of Tientsin to make certain revelations which all the other papers have missed. We are informed that bright young Chinese are sometimes employed on the staffs of English language newspapers published in the Far East. One of them, possessed of the twin gifts of originality and imagination, may have been responsible for the following item in the Tientsin newspaper (whose accuracy we will not undertake to guarantee): "Among arrivals at the Astor House Hotel are Comte de Bolgne from Peking, Captain and Mrs. W. C. Cronkhite, who are making a short stay before returning to America, and Messrs. C. Y. W. Wood and George McIvor. The two last mentioned are officials of the Canadian Pacific Railway, who have made a tour of suspicion of the Far East."

The largest seaplane ever built is being constructed in Germany for the Japanese navy.

Each of the 109 Years

of its business life has added to the Bank of Montreal strength and capacity for financial service.

On the 3rd of November, 1817, the Bank established its first office.

At this, the beginning of its 110th business year, the Bank, through the medium of over 600 offices located throughout Canada and Newfoundland, in Great Britain, France, the United States and Mexico, offers unexcelled facilities in all departments of domestic and foreign banking.

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TOTAL ASSETS IN EXCESS OF \$750,000,000

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OLD COUNTRY SAILINGS

SPECIAL SLEEPING CARS

From Vancouver, Edmonton, Calgary, Saskatoon, Regina consolidating with special trains to the seaboard, to connect with various Christmas sailings, as follows:

FIRST TRAIN leave Winnipeg 10 a.m., November 23, to Montreal, for sailing of S.S. "Athenia," Nov. 25, to Belfast, Liverpool, Glasgow.
SECOND TRAIN leave Winnipeg 10 a.m., November 25, to Quebec (direct via north line), for sailing of S.S. "Regina," Nov. 27, to Belfast, Glasgow, Liverpool.
THIRD TRAIN leave Winnipeg 4:30 p.m., December 2, to Halifax, for sailing of S.S. "Pennland," Dec. 6, to Plymouth, Cherbourg, Antwerp.
FOURTH TRAIN leave Winnipeg 10 a.m., December 9, to Halifax, for sailing of S.S. "Letitia," Dec. 12, to Belfast, Liverpool, Glasgow.
FIFTH TRAIN leave Winnipeg 4:30 p.m., December 9, to Halifax, for sailing of S.S. "Baltic," Dec. 13, to Queenstown, Liverpool.
SIXTH TRAIN leave Winnipeg 10 a.m., December 10, to Halifax, for sailing of S.S. "Antonia," Dec. 13, to Plymouth, Cherbourg, London.

THROUGH TOURIST SLEEPING CARS

will be operated (if traffic warrants) from

VANCOUVER, EDMONTON, CALGARY, SASKATOON, REGINA, FOR

S.S. "STOCKHOLM," December 5, from Halifax to Gothenburg.

S.S. "ESTONIA," December 9, from Halifax to Copenhagen.

S.S. "FREDERIK VIII," December 10, from Halifax, to Christiansand, Oslo, Copenhagen.

ANY AGENT, CANADIAN NATIONAL RAILWAYS, WILL BE PLEASED TO GIVE YOU FULL DETAILS.

Or write J. MADILL, District Passenger Agent, Edmonton.

CANADIAN NATIONAL RAILWAYS

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Special Sailings
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Home for Christmas! Don't miss it this year. Book now on a White Star Christmas Ship for a really happy comfortable, satisfactory voyage.

Montreal to Glasgow, Belfast, L'pool

REGINA . Nov. 27

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Halifax, Queenstown, Liverpool

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Special train for each sailing from Winnipeg to ship's side.

Fares to British Ports

Cabin or 2nd Class Third Class

\$145-\$135 up one way \$85 up

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The U.F.W.A. and Junior Branch

The Advantages of University Week for Farm Young People

Being the Essay of the Winner of Second
Prize in the Recent Junior Contest

By "THE SUNRISE JUNIORS", Strathmore

Among the numerous advantages afforded farm young people by University Week, the change of environment is probably the greatest.

Recreation is a very essential element necessary to the welfare of humanity, and during University Week recreation was provided for the delegates and visitors in various different forms. The morning exercises in physical training were equally instructive, beneficial and enjoyable to the boys and girls, and prepared them for the work of the day. The inspiration disclosed in these exercises gave every delegate a new determination to go back and carry on the same work in his Local. Every athlete was given the opportunity to exhibit his ability in whichever phase of sport life he excelled.

Instructions and regulations were obeyed by the boys and girls and in this manner a greater freedom was permitted them. Punctuality was of the greatest importance to the success of University Week, and everyone appreciated the need for discipline in all things done during the week.

Excellent lectures were given on home economics and new improvements for the home. Home nursing and first aid, demonstrated by Nurse Emerson, gave the girls a very interesting forenoon.

The greenhouses at the University gave the delegates a valuable study on horticulture and every naturalist was given an excellent opportunity to study plant life.

Lectures were afforded the boys on good husbandry, judging of stock, poultry and agricultural interests. Lantern slides, concerning poultry, their feeding and housing, revealed more clearly the points demonstrated by the instructors.

The meetings held gave the Locals an idea as to how to conduct their own meetings, properly. These meetings were conducted according to parliamentary rules, and if every Local followed the example given to them during these meetings they would have the satisfaction of knowing that they were conducting their meetings in proper order. Every delegate present gave a satisfactory report as to what their Local had done during the year, and helped to develop other Locals by their improvements and ideas. Boys and girls that had never had any experience in oratory now had the opportunity to speak before a large audience, and by so doing gained confidence and overcame their self-consciousness to a certain extent.

During the week it was necessary for delegates, visitors and the University staff to co-operate to make the week a success and everyone acquired a new idea of co-operation and its value. Community singing was looked forward to by everyone and every person present joined in the singing to the best of their ability.

No greater education in so short a time could be afforded the boys and girls of Alberta than to attend the University Week for Farm Young People and everyone should take advantage of this opportunity.

BERRYWATER U. F. W. A.

An itemized account of the finances of the Vulcan Rest Room was given at a recent meeting of Berrywater U.F.W.A. Local, and a further donation was unanimously voted for this fund. "Fall Styles" was the subject of the roll call, and Mrs. Donald Sinclair gave a very able paper on Convention Reports. At the next meeting Miss Larson, municipal health nurse, will give a talk on "Health."

PROGRAM OF EXCEL U. F. W. A.

The program of Excel U. F. W. A. Local, for meetings from April to November inclusive, consists of the following subjects for discussion: Municipal School Districts; What the U. F. A. Has Done and Hopes to Do; Gardening Methods; Truth in Textiles; Cooking and Eating in Warm Weather; Immigration; Fun; First Aid and Home Nursing; Fall Fashions; Property Rights of Women; Suggestions for Christmas Gifts. The August 24th meeting was given over to an entertainment, while the last meeting in November will be the annual business meeting.

McCAFFERTY JUNIORS ORGANIZED

McCafferty Junior Local was organized late in August, with the help of Mrs. H. E. Spencer. Elected officers are Leslie Rae, president; Helen Johnston, vice-president; Florence Carney, secretary. A letter from the latter says: "Twenty-six children joined. Mr. H. A. Carney, who is seventy years old and one of the first settlers of this district, gave a very interesting talk about how things were when he was a boy. At our November meeting we are planning on having the doctor give a talk about "How to Keep Healthy and Well", if he can do so. We decided to have a yell, which is:

"Who are, who are, who are we?
We are the Juniors of McCafferty.
Why are, why are, why are we
Trying better Canadians to be?"

CONGRATULATIONS FROM SASKATCHEWAN

Miss Nellie Thomas, of Chailey, whose prize essay on "Co-operation" was recently published in "The U. F. A.", has received a letter of congratulation on her achievement from W. Waldron, Co-operation and Markets Commissioner of Saskatchewan.

NORTHLAND



Get into a "NORTHLAND" Sweater and you're all set for any sport.

Fancy checks for boys, and the elegant "Fair Isle" styles for men and boys—both popular for their fine appearance, comfortable fit and long wearing quality.

Look for the Northland Red Diamond Label

At Any Good Store.

Northland Knitting Co., Ltd.
WINNIPEG, MAN.

J. H. BRYAN

ADAMS BLDG.

EDMONTON

ALTA.

Wanted—All the Rabbit Skins in Alberta. Jacks 15c to 30c. Bush or Snow Shoe 6c to 10c.

(Must be cased and dry.)

We pay highest cash prices for all Furs. Reference, any Bank or Business House in Edmonton.

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Let us assist in planning your trip. Any agent will be glad to arrange all details, quote low excursion fares, make reservations, give full particulars.

OR WRITE J. MADILL, DISTRICT PASSENGER AGENT, EDMONTON

CANADIAN NATIONAL RAILWAYS

POULTRY

PUREBRED ROSE-COMB WHITE WYANDOTTE cockerels Martin laying strain. Mated from registered cockerels this year. \$2 each. Mrs. H. Larson, Nanton, Alta.

A FEW SELECT PUREBRED BUFF ORPINGTON cockerels; May hatched; \$2.50 each. Mrs. T. H. Howes, Millet, Alberta.

BUFF ORPINGTON COCKERELS FROM heavy winter egg producing strain; April and May hatched. Price \$3.00. Mrs. J. G. Bolt, Millet, Alberta.

STEP UP YOUR EGG PRODUCTION BY using White Leghorn cockerels, direct from Sally's XX special pen; average dam production 240 eggs. \$2.50 each, five for \$10. Ray A. Bell, Swatwell, Alta.

FOR SALE—70 SINGLE-COMB WHITE Leghorn hens, 75c each. W. H. Goodwin, Gleichen, Alta.

PUREBRED BUFF ORPINGTON COCKERELS—From pen of high producers; April hatched. \$3.50 each. Mrs. P. C. Loree, Nanton, Alberta.

PUREBRED PLYMOUTH ROCK COCKERELS. Last fall I bought eight Rock hens from University of Saskatchewan and mated them with a wonderful cock bird. Cockerels from this mating \$2 each. Henry Padberg, Sibbald, Alberta.

PURE-BRED BOURBON RED TURKEYS—Gobblers \$5.00; hens \$3.50. Selling until December 11th. Mrs. J. V. Golka, Viking, Alta.

PUREBRED BUFF ORPINGTON COCKERELS: \$3. or two for \$5; splendid laying or prize-winning strain. April and May hatched. Mrs. L. E. Richardson, R. R. No. 2, Vulcan, Alberta.

POULTRY WANTED

We have an excellent market for your poultry. Write us for free price list.

GUNN, LANGLOIS & COMPANY,
Limited. Montreal, Que.

SEED GRAIN, ETC.

WANTED—CAR LOADS FIVE, SIX AND feed wheat; oats, barley, mixed and rejected grain. Send sample and price wanted. Fowler Bros. Grain Co., Ltd., 2307 Royal Oak, New Westminster, B.C.

WANTED—GRASS SEEDS, BROME, WESTERN rye, timothy. Mail samples with prices to Rennie Seed Co., Ltd., Calgary.

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(Continued from page 7)

wheat, during the years 1923, 1924, 1926 and 1927."

This makes the contract a personal covenant, binding upon the individual who signed it to market through the Pool all wheat over which he has the selling right, regardless of whether the land on

which the wheat is grown is mentioned in his Pool Contract or otherwise.

That there should one Man die ignorant who had capacity for Knowledge, this I call tragedy, were it to happen more than twenty times a minute, as by some computations it does.—Carlyle.

U.F.A. Executive to Tender Banquet to President Wood on Nov. 18th

"The Chief" Will Be Guest of Honor at Function in Palliser Hotel, to Be Attended by Members of All Branches of Association and Officers of Wheat Pools—Premier Will Propose Toast of the Evening

Before this issue of "The U. F. A." is in the hands of our readers, President Wood will have returned to Alberta from his visit to the Orient and Australia in behalf of the Wheat Pool. On Thursday of this week, November 18th, he will be tendered a banquet by the U. F. A. Central Executive in the Palliser Hotel, Calgary. It is hoped that members of any branch of the Association who can will attend, and any who plan to do so are requested to notify Central Office at once.

Among those who will attend are members of the Central Board, Ministers of the Alberta Cabinet, and Federal and Provincial legislative representatives, and it is also anticipated that officers of Federal and Provincial Constituency As-

sociations, and large numbers of members of Locals in the vicinity of Calgary will attend. Members of the Boards of all of the Co-operative Marketing Pools and officers of the Pools will be present.

H. E. G. H. Scholefield, Vice-president of the Association, will be toastmaster, and the toast list will include "The King"; "The Association"; "Our Provincial and Federal Members"; "The Ladies", and the toast of the evening, "Our Guest", proposed by Premier Brownlee and responded to by President Wood.

There will be a musical program, and the events of the evening will conclude with "Auld Lang Syne".

The banquet will commence at 7:15. Tickets are \$1.50.

Price of Tobacco Cut in Half When Tobacco Pool Quit

Dark Tobacco Growers Had Object Lesson in Co-operative Marketing When Dissatisfied Members Were Released From Contracts—Now in Desperate Condition

Members of the Dark Tobacco Growers' Pool, of Kentucky and Tennessee became dissatisfied with the prices received because as a result of the Pool's operations, non-members were able to take advantage of the higher price levels the Pool had established. The Pool quit; prices fell to half, or less than half; and the growers are now in desperate straits.

We reprint the following account of the proceedings from the Farmers' Sun, Toronto. (The Scoop Shovel, organ of the Manitoba Pool, recently dealt with the matter fully):

"About four years ago the Dark Tobacco Growers' Co-operative Association was organized for Kentucky and Tennessee, with a membership covering about 60 per cent. of the tobacco acreage in the territory. During its three years' operation the association maintained an average price of from 13 to 14 cents per pound.

"But the members became dissatisfied, not with the prices received nor the management of the organization, but because about 40 per cent. of the growers would not come in, would not contribute anything to the expense of the association, yet received the same price for their tobacco as the association members received.

"In fact, the outsiders were getting higher prices, because there was nothing deducted from their selling price to maintain the organization. So the members of the association asked to be released from their contracts so that they could sell on the outside and get as much as the non-members were getting.

"The board of directors released them and the growers and business men of the towns held parades and celebrated the action as a community event.

"The very next day after the board's action the price of tobacco started down, and it kept going down until it reached the average price of 7c per pound, about half what the association had been getting. Good, sound tobacco was sold as low as 2 cents per pound on the auction floor at Springfield, Tenn., June 25, 1926.

"Today the tobacco growers are in desperate condition and the business men, bankers and professional men are working hard to line up the growers and get the association back on the job. When the association quit to get even with the outside joy-riders, it left all the growers at the mercy of the tobacco buyers, when they sold their stuff individually. There is a big object lesson here."

PROVINCIAL ELECTION FUND

Recent contributions to the Provincial Election Campaign Fund are acknowledged below:

Previously acknowledged	\$6,012.45
Blackie U. F. W. A.	4.75
Carseland U. F. W. A.	10.00
Sedgewick Prov. C. A.	25.00

Total.....\$6,052.20

FARM LANDS

IRRIGATION IN SOUTHERN ALBERTA offers an opportunity for farmers in the new Lethbridge Northern Irrigation District where schools, churches, coal mines, rural telephones, and splendid roads already exist. A well settled community, no pioneering. The district is cut by three branch railway lines. Land sold on crop payments, at \$10.00 to \$15.00 per acre. Water payments spread over fifty years. Applicants must have own equipment and qualifications of farm experience. This is a proposition for real farmers who appreciate the value of irrigation as crop insurance. State fully what equipment you have and your experience. Apply, Colonization Manager, 117 Alberta Government Bldg., Lethbridge, Alberta.

SPLENDID FARM FOR SALE—ONLY TEN miles from Calgary. Three miles to church and school. 320 acres, all of which is tillable; 260 acres broken; 80 acres in summerfallow. A model six-roomed house, recently built. Also barn 34x34 and stables for 8 head of horses and 10 head of cattle. Chicken house, granaries and a good well. All fenced and cross-fenced. Splendid crop taken off this land this year. Owner wishes to sell account ill health. Price \$45 per acre. Cash payment four to five thousand dollars; balance arranged. The Purcell-Cote Company, Limited, 614 Herald Bldg., Calgary. Phone M 7049.

FARM TO RENT—410 ACRES SUMMER-fallow and breaking; 130 acres nearly new land to spring plow; 315 acres hay land; 300 acres pasture. Seven-roomed house with basement; barn for 20 horses, poultry house, etc. Never-failing drilled well. Will rent to wide-awake farmer, who must furnish a good 16-horse farming equipment, details of which should be given in first letter. Address Sunny-side Farm, Calgary, Alberta.

Classified Advertising Section**FARM LANDS (Continued)**

WANTED TO RENT—FULLY EQUIPPED half or three-quarters section, good farming district; 16 years' experience. Box 336, Claresholm.

FARM MACHINERY

BIG TEAM TANDEM HITCH, ONLY ONE on the market. No lead chains, eveners or pulleys. Perfect equalizer. Sold direct. Send stamp for particulars. Beaton Hitch, Winnifred, Alta.

MISCELLANEOUS

COYOTES ARE EASILY CAUGHT IF YOU know the secrets. I caught 13 in one month with four traps, you can do the same. For one dollar I will send full instructions how and where to make the sets I used. Send today and get your fur early in the season. Jack Arnold, 10923 Jasper Avenue, Edmonton.

MAYTAG WASHER WITH MULTI-MOTOR gasoline engine. Guaranteed perfect working order; a real bargain. The Maytag Co., Ltd., Calgary.

CANARIES—ALL YOUNG BIRDS, FROM high class stock. Singers guaranteed. Wm. Carnill, 75 4th St. W., Calgary.

HEALTH

PILES WITH CONSTIPATION CURED. Cause removed, one office treatment sufficient. Dr. M. E. Church, Calgary.

HIGH BLOOD PRESSURE INEXPEN-sively overcome, without drugs. Gladly send particulars. Dr. S. H. Stokes, Mohawk, Florida.

SWINE

FOR SALE — WEANLING YORKSHIRE pigs, fifteen dollars each with registration papers. H. Phillips, Langdon, Alta.

CLOVERSET TAMWORTHS ARE REAL bacon type and easy feeders. Choice weanlings; also Oxford ram lambs; Hollywood White Leghorn and Ancona cockerels. Cloverset Farm, Edmonton.

REGISTERED DUROC JERSEY WEAN-lings, males and females; \$15 f.o.b. Papers included. Bailey strain. C. E. Orn, Millet, Alta.

LIVESTOCK

ABERDEEN ANGUS CATTLE FOR SALE—Fifteen heifers and ten bulls; 5 months to 2 years old; registered; very reasonable. L. McComb, Huxley, Alta., C.N.R.

FOR SALE OR TRADE FOR YOUNG horses, two-year-old registered Short-horn bull. W. J. McCubbin, Three Hills, Alta.

FOR SALE — REG. HOLSTEIN BULL, bred by C. P. R., four years old; also a number of bull calves, heifers and cows. C. W. Robinson, Munson.

CLEANERS AND DYERS

GARMENTS AND HOUSEHOLD GOODS OF all kinds cleaned or dyed. Price list and information upon request. Empire Cleaning & Dyeing Co., Ltd., 234-236 Twelfth Avenue West, Calgary, Alberta.

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FENCE POSTS—FUEL WOOD, WILLOW, Cedar and Tamarac posts. Poplar, Spruce and Jackpine wood. North West Coal Co., Edmonton.

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Three Months

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